

File 347:JAPIO Oct/1976-2001/Dec(Updated 020503)
(c) 2002 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2002/APR W04
(c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020502,UT=20020425
(c) 2002 WIPO/Univentio
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200229
(c) 2002 Thomson Derwent

Set	Items	Description
S1	40	AU="KIRON" OR AU="KIRON K"
S2	25	AU="BANDER" OR AU="BANDER K S"
S3	1	(S1 OR S2) AND SECURITIZATION

09/579801

Kiron

3/19/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

013465137 **Image available**
WPI Acc No: 2000-637080/200061
Related WPI Acc No: 1998-506243; 2002-195148
XRPX Acc No: N00-472378

Open end mutual fund securitization method involves providing
indication of real-time price of fund shares determined by processing
information on each security in selected portfolio, in human readable
format

Patent Assignee: MOPEX INC (MOPE-N)
Inventor: BANDER K S ; KIRON K
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6088685	A	20000711	US 95542431	A	19951012	200061 B
			US 98140868	A	19980827	

Priority Applications (No Type Date): US 95542431 A 19951012; US 98140868 A
19980827

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6088685	A		9	G06F-017/00	Cont of application US 95542431 Cont of patent US 5806048

Abstract (Basic): US 6088685 A

NOVELTY - A computer is directed to select a portfolio of securities, based on predefined criteria. The information on each security in the selected portfolio is received in an electronic data format and stored in a computer memory. The stored information is electronically processed to determine real-time price of fund shares and an indication of determined real-time price is output in human readable format.

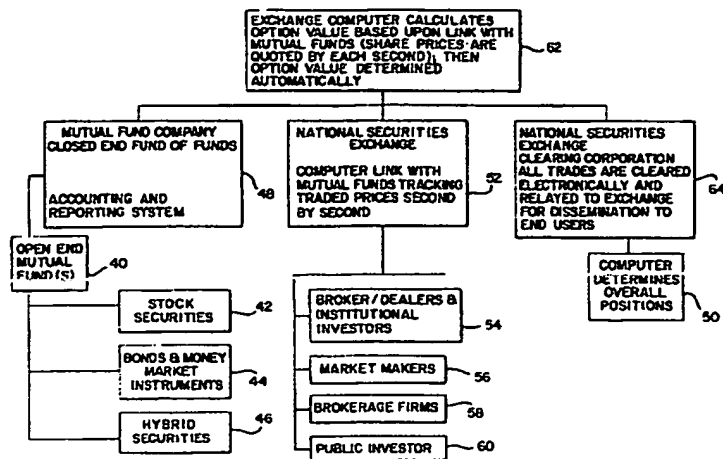
DETAILED DESCRIPTION - The determination of real-time price of the fund shares by processing stored information on each security in selected portfolio, is performed on basis of user defined method of weighting the selected portfolio of securities.

USE - For securitizing open end mutual funds to facilitate intra-day trading of funds and linked derivative securities.

ADVANTAGE - Enables the open end fund to be listed on stock exchange and traded at any time regardless of open end fund net asset value, hence enables investors to determine the price to be paid before placing an order. Enables to list derivatives on the securitized open end fund due to greater price transparency generated through trading of the securitized funds. Enables investors to leverage their investments, to place GTC, open, stop loss, market, limit order, when bulling or selling their funds, to sell the funds as they wish without penalty, to purchase or sell their shares immediately by electronic trading, to sell shares short quicker and with greater liquidity. Offers reduced volatility in cash levels of fund management and in their frequently traded customer account assets, resulting in lower fund expense ratio.

DESCRIPTION OF DRAWING(S) - The figure shows the synthetic replication open end mutual fund index through creation of new security.

pp; 9 DwgNo 2/2



Title Terms: OPEN; END; MUTUAL; FUND; METHOD; INDICATE; REAL; TIME; PRICE;
FUND; SHARE; DETERMINE; PROCESS; INFORMATION; SECURE; SELECT; PORTFOLIO;
HUMAN; READ; FORMAT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00

File Segment: EPI

Manual Codes (EPI/S-X): T01-J05A1; T05-L02

File 348:EUROPEAN PATENTS 1978-2002/APR W04

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020502,UT=20020425

(c) 2002 WIPO/Univentio

Set	Items	Description
S1	389	(OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME OR SECTOR) (1W)FUND? ?
S2	12043	SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? OR COLLATERALIS-?) ()LOAN()OBLIGATION? ? OR CLO
S3	211848	DERIVATIVE? ? OR (CALL OR PUT) (1W)OPTION? ? OR CONTRACT? ? OR FORWARD()RATE()AGREEMENT? ? OR SWAPS OR SWAPTIONS OR FUTURES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?
S4	1	S1(S)S2(S)S3
S5	11	S1 AND S2 AND S3

5/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01113066

System and method for funding an account and consolidating financial relationships

System und Verfahren zum Anlegen eines Kontos und zum Konsolidieren einer finanziellen Beziehung

Système et méthode pour financer un compte et consolider des rapports financiers

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:

Hillman, John M., 98 Edgewood Avenue, Larchmont, NY 10538, (US)

Schadt, Andrew F., 201 West 11th Street, New York, NY 10014, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjänst AB, Patron Carls vag 2, 683
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 974920 A2 000126 (Basic)

APPLICATION (CC, No, Date): EP 99202430 990723;

PRIORITY (CC, No, Date): US 93861 P 980723

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 127

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200004	850
SPEC A	(English)	200004	3679
Total word count - document A			4529
Total word count - document B			0
Total word count - documents A + B			4529

...SPECIFICATION a booming bull market for stocks and a corresponding explosion of investment options such as **mutual funds**, **derivatives**, and venture capital funds. The danger with high rate of return investments, however, is that...the total value in the program account 16. Also, the system 10 provides a loan **securitization** feature that allows a customer 12 to utilize the total value in the program account... of a variety of brokerage accounts into which the customer puts the accrued, vested value. **Mutual funds**, annuities and money market accounts, among others, are suitable types of investment accounts. Since these...

...CLAIMS the brokerage account is selected from the group consisting of a money market account, a **mutual fund**, and an annuity.

12. A method for leveraging a financial relationship between multiple participants, comprising...

...the brokerage account is selected from the group consisting of a money market account, a **mutual fund**, and an annuity.

19. A method of leveraging a financial relationship as recited in claim ...

...19, wherein the investment accounts are selected from the group consisting of money market accounts, **mutual funds**, annuities, and certificates of deposit (CDs).

22. A method of leveraging a financial relationship as...

5/3,K/2 (Item 1 from file: 349)

00886080

**METHOD AND SYSTEM FOR FINANCIAL DATA AGGREGATION, ANALYSIS AND REPORTING
PROCEDE ET SYSTEME D'AGREGATION, D'ANALYSE ET DE NOTIFICATION DE DONNEES
FINANCIERES**

Patent Applicant/Assignee:

THE WITAN GROUP, 110 William Street, New York, NY 10038, US,

Inventor(s):

MORRISS B Douglas, 22 Berkley Lane, St. Louis, MO 63124, US,

MATHAI Anish, 200 Riverside Blvd., #22A, New York, NY 10069, US,

LOUGHRAN Edward, 63 Church Lane, Scarsdale, NY 10583, US,

Legal Representative:

SINDER Stuart J (agent), Kenyon & Kenyon, 1 Broadway, New York, NY 10004,
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219229 A2 20020307 (WO 0219229)

Application: WO 2001US27283 20010831 (PCT/WO US0127283)

Priority Application: US 2000654465 20000901

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21297

Fulltext Availability:

Detailed Description

Detailed Description

... 204. Brokers and dealers 202 are another source of financial
information as are investment and **mutual fund** managers 203.

The example financial service providers 200 mentioned are a small subset
of the...known) according to one embodiment of the present invention. One
category of aggregated data is **securitized** assets 215 that include,
among others 219, traded equity 216 such as stocks, fixed income
instruments 217 such as bonds, and funds 218 such as investment
management funds or **mutual funds**. Nonsecuritized assets 220 is
another aggregation category and include, among others 224, real estate
221...determined by averaging or by tax lot may also be included. The
terms for future **contracts**, forward **contracts**, and options **contracts**
may also be entered and validated.

In step 518 of FIG. 5a, authorized agents related...a unique unit of data
consolidation established by either an individual who enters into a
contract with the commercial entity operating the present invention or
is established by a client of...

...a referring financial service provider exists as opposed to the
situation where an individual directly **contracts** with the commercial
entity operating the present invention. The referring financial service
provider name field...date 354 is the date that an asset/liability is
repaid or a forward exchange **contract** is settled. Maturity date 354 may
be empty for assets/liabilities that do not have...for the present
invention. For example, the asset/liability categories for assets may
include securities, **mutual funds**,

3 1

cash, and options. In a further example, asset/liability categories for
liabilities may...subscribers, the principal unit of service,
consolidation, and reporting. Even though subscribers enter into service
contracts with the present invention provider and, thus, are the

principal unit of service, the participating...

5/3,K/3 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00874895 **Image available**

INTELLECTUAL PROPERTY INVESTMENT PROCESS

PROCEDE D'INVESTISSEMENT EN PROPRIETE INTELLECTUELLE

Patent Applicant/Assignee:

WILKINSON William T, P.O. Box 73, Salem, NJ 08079, US, US (Residence), US
(Nationality)

Inventor(s):

MARTIN David E, 125 Mill Creek Drive, Charlottesville, VA 22902, US,

Legal Representative:

DONNELLY Rex A (et al) (agent), Ratner & Prestia, P.O. Box 7228,
Wilmington, DE 19803, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200209011 A1 20020131 (WO 0209011)

Application: WO 2001US23547 20010726 (PCT/WO US0123547)

Priority Application: US 2000220873 20000726

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6190

Fulltext Availability:

Detailed Description

Detailed Description

... Serial Number 60/240,135, filed on October 13, 2000; a method for
intellectual property **securitization** and creating intellectual property
financial markets described in U.S. Patent Application No. 09/797...

...the assets and income of a controlling entity (including but not limited
to corporations, partnerships, **mutual funds**, portfolios, individual
sole proprietorships, and the like) that owns or controls it, the
valuation system...

...With the adoption of tangible values for intellectual property and
related assets, the opportunity to **securitize** intellectual property and
create financial markets for intellectual property arises. The
securitization of intellectual property and the creation of dependable
and accurate financial markets for intellectual property...

...needed for reliable financial markets.

With the advent of tangible values for intellectual property, the
securitization of intellectual property, and the creation of financial
markets for intellectual property, the need arises...Venture capital

13. New issue/Initial Public Offering (IPO)

14. Secondary issue

15. Portfolio, fund/ **mutual fund** management

16. Merger/acquisition

17. Spinoff

18. Leveraged buyout

19. Insurance

20. Donation

21. Tax...

...that owns, controls, or creates the property/asset.

One unique application is the valuation and **securitization** of one or more creative individuals, such as inventors. Thus, a creative person, or persons...divisions

2. Trade secrets 15. Corporations
3. Know-how 16. Partnerships
4. Trademarks 17. Funds, **mutual funds**
5. Service marks 18. Stocks
6. Logos 19. Bonds
7. Domain names 20. Asset based...

...8. Copyrights 21. Primary offerings/IPO' s

9. Licenses 22. Secondary offerings
10. Products 23. **Futures**
11. Technologies 24. **Derivatives**
12. R&D projects 25. Options, warrants
13. Software 26. Bankruptcies
27. Creators

The intellectual...

...value (initial/secondary)

8. Donation value
9. Taxation value
10. Bankruptcy value
11. Option or **derivative** value

A preferred method of this invention involves one or more of at least four...fund to invest in or track a given intellectual property index.

Issuing security options and **derivatives** based upon a future value change of one or more intellectual property assets.

0 Investing...

...or technology.

Investing in insurance pools or syndicates for intellectual property.

The use of a **mutual fund** or partnership may be a particularly desirable intellectual property investment mechanism, because it permits diversity...licensing. Such analysis may be taken into account in estimating the fair market value. The **securitization** and establishment of the fair market value of the IP assets in the financial market...

5/3,K/4 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00850692 **Image available**

SYSTEM AND METHOD TO SECURITIZE PERSONAL OPINION

SYSTEME ET PROCEDE PERMETTANT DE TITRISER DES OPINIONS PERSONNELLES

Patent Applicant/Inventor:

LAI Arthur Wing-Hong, 2910 Canterbury Road, San Marino, CA 91108, US, US
(Residence), CN (Nationality)

Legal Representative:

CHENG Clement (agent), Law Office of Clement Cheng, 1122 East Green
Street, Pasadena, CA 91106, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184347 A1 20011108 (WO 0184347)

Application: WO 2000US22462 20000816 (PCT/WO US0022462)

Priority Application: US 2000562610 20000501

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5503

SYSTEM AND METHOD TO SECURITIZE PERSONAL OPINION

Fulltext Availability:

Detailed Description

Claims

English Abstract

The invention is a system and method to **securitize** personal opinion. Over the Internet or local area network, participants also called market firms, users...

...also buy or sell a multiplicity of ICUs to show the strength of their opinion. **Securitization** of personal opinion (SOPo) can be used for market research, political polling, determining social trends...

Detailed Description

DESCRIPTIVE TITLE

SYSTEM AND METHOD TO **SECURITIZE** PERSONAL OPINION

CROSS REFERENCES TO RELATED APPLICATIONS

No related applications were found in prior art...

...a marketplace, firms take the initiative to make profits. Stock markets such as NASDAQ and **futures** markets collect millions of firm opinions in the form of buy and sell orders...

...prices.

r,

BRIEF SUMMARY OF THE INVENTION

The invention is a system and method to **securitize** personal opinion. Over the Internet or local area network, participants also called market firms, users...

...also buy or sell a multiplicity of ICUs to show the strength of their opinion. **Securitization** of personal opinion (SOPo) can be used for market research, political polling, determining social trends...
...data is to get perfect information. The present invention is a system and method to **securitize** personal opinion. **Securitization** of personal opinion (SOPo) should promote polling participation, and create a perfect market for quantifying...exclamation mark)ose. The prosperity is measured in xuxu. 108 Thus, the SOPo model can ' **securitize** @ personal opinions and in the process generate real values for the participants individually and collectively...

...10.

Dual Implementations

The SOPo model can be implemented like a stock market or a **futures** market. In the stock market implementation the Exchange issues a limited amount of ICUs which...

...long or short positions. Other securities aspects can be borrowed such as an options market, **mutual fund** investment programs and more.

The preferred method and best mode of the invention is implementation as a **futures** market.

Here, an ICU is created when a member buys into a long position. The...

LONG) Bid 1.1 (SHORT) Ask 1.2

Market participants will trade the SHORT/LONG **contracts** according to their perspective of the demand & supply situation. Said trading activities will have a...

Claim

- 1 A **futures** model system to **securitize** personal opinion comprising:
 - a. a database on a digital computer housing the following records:
 - i...

...of player email addresses used to receive margin calls.

- 6 A stock model system to* **securitize** personal opinion comprising:
 - a. a database on a digital computer having the following records:
 - L...

...records,

- ii. player portfolio record,
WO 01/84347 PCT/US00/22462

1 7

- 1 1. A **futures** model method to **securitize** personal opinion comprising the steps of.. a. creating and maintaining a database on a digital...

5/3,K/5 (Item 4 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00792484 **Image available**

STRUCTURED FINANCE TRANSACTION ANALYTIC SYSTEM AND METHOD

PROCEDE ET SYSTEME ANALYTIQUES DE TRANSACTIONS FINANCIERES STRUCTUREES

Patent Applicant/Assignee:

THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st Floor, New York, NY 10017
, US, US (Residence), US (Nationality)

Inventor(s):

EGGERT Michael, -,
BOYD Bruce, -,
WONG Elaine M, -,
WILLIAMS Susan F, -,

Legal Representative:

WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
1180 Avenue of The Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200125997 A2 20010412 (WO 0125997)

Application: WO 2000US26985 20000929 (PCT/WO US0026985)

Priority Application: US 99157479 19991001

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11115

Fulltext Availability:

Detailed Description

Detailed Description

... specifically to a system and method for tracking and analyzing
Collateralized Bond Obligations and Collateralized Loan Obligations

BACKGROUND OF THE INVENTION

Collateralized Bond Obligations (CBO) and Collateralized

1 0 Loan Obligations (CLO) (collectively Collateralized Debt
Obligations,

CDO) are financial instruments in which bonds or commercial loans are
pooled and **securitized** and notes or participation certificates are sold

to investors. A CBO/ CLO is a structured securities transaction (or deal as is known in the art) in which...

...one or more investors. The notes or participation certificates are the liabilities of the CBO/ CLO , while the assets of the deal are the securities that collateralize the CBO/ CLO .

Securities are the equity or debt (bond, loan, note) instruments that may be issued or...

...quantities of trade receivables.

Investors include, but are not limited to, insurance companies, banks, thrifts, mutual funds , and private investors. Other interested parties with respect to a deal include rating agencies, insurers...

...J.P. Morgan, Goldman Sachs ...). The sponsor/collateral manager 115 often holds equity in the CLO /CBO 100.

The primary responsibility of the trustee/collateral administrator 120 is to represent the...00 and the inclusion of more varied types of assets used as collateral such as derivatives , Real Estate Investment Trusts (REITs), commercial mortgages and annuity payments or other payment streams (e...enter Reference ID 381 and Facility ID 382. The security detail window for notes and contracts types of security are essentially the same as the window for loans, less the loan...for the deal and in area 552 inputs the type of deal (e.g., CBO, CLO). The deal type refers to the majority of assets held by the deal. For instance, a collateralized bond obligation (CBO) would hold mostly bonds as its assets while a collateralized loan obligation (CLO) would hold mostly loans as its assets .

Collateralized debt obligations (CDO) deals can be made...

5/3,K/6 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00774517 **Image available**

FINANCIAL PRODUCTS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR
PRODUITS FINANCIERS AYANT DES RECETTES AJUSTABLES, FONCTION DE LA DEMANDE, ET ECHANGES COMMERCIAUX CORRESPONDANT

Patent Applicant/Assignee:

LONGITUDE INC, 660 Madison Avenue, 23rd Floor, New York, NY 10021, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BERMAN Paul J, Covington & Burling, 1201 Pennsylvania Avenue, N.W., P.O.
Box 7566, Washington, DC 20044-7566, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200108063 A1 20010201 (WO 0108063)

Application: WO 2000US19447 20000718 (PCT/WO US0019447)

Priority Application: US 99144890 19990721; US 99448822 19991124

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 62845

Fulltext Availability:

Detailed Description

Claims

English Abstract

...claims (262, 263, 264, 265). The advantages of the present invention, as applied to the **derivative** securities and similar financial markets, include increased price transparency, reduced credit risk, improved information aggregation...

...increased ability to generate and replicate arbitrary payout distributions. In addition to the trading of **derivative** securities, the present invention also facilitates the trading of other financial-related contingent claims; non-financial-related contingent claims such as energy, commodity, and weather **derivatives**; traditional insurance and reinsurance **contracts**; and contingent claims relating to events which have generally not been readily insurable or hedgeable...

Detailed Description

... expand to financial products other than equities, such as bonds, foreign exchange, and financial instrument **derivatives**.

Financial products such as stocks, bonds, foreign exchange **contracts**, exchange traded **futures** and options, as well as contractual assets or liabilities such as reinsurance **contracts** or interest-rate **swaps**, all involve some measure of risk. The risks inherent in such products are a function...blocks for analyzing more complex financial products.

In the past fifteen years, the growth in **derivatives** trading has also been enormous.

According to the Federal Reserve, the annualized growth rate in foreign exchange and interest rate **derivatives** turnover alone is still running at about 20%. Corporations, financial institutions, farmers, and even national governments and agencies are all active in the **derivatives** markets, typically to better manage asset and liability portfolios, hedge financial market risk, and minimize costs of capital funding. Money managers also frequently use **derivatives** to hedge and undertake economic exposure where there are no inherent risks, such as risks...

...securities or outstanding purchase offers for cash or exchange offers for cash or securities.

- 2 **Derivatives** are traded on exchanges, such as the option and **futures contracts** traded on the Chicago Board of Trade (CBOT), as well as off-exchange or over-the-counter (OTC) between two or more **derivative** counterparties. On the major exchanges which operate trading activity in **derivatives**, orders are typically either transmitted electronically or via open outcry in pits to member brokers...

...execute the orders.

These member brokers then usually balance or hedge their own portfolio of **derivatives** to suit their own risk and return criteria. Hedging is customarily accomplished by trading in the **derivatives** underlying securities or **contracts** (e.g., a **futures contract** in the case of an option on that future) or in similar **derivatives** (e.g., **futures**

expiring in different calendar 10 months). For OTC **derivatives**, brokers or dealers customarily seek to balance their active portfolios of **derivatives** in accordance with the trader's risk ...guidelines and profitability criteria.

Broadly speaking then, there are two widely utilized means by which **derivatives** are currently traded: (1) order-matching and (2) principal market making. Order matching is a...

...their portfolios.

In principal market making, a bank or brokerage firm, for example, establishes a **derivatives** trading operation, capitalizes it, and makes a market by maintaining a portfolio of **derivatives** and underlying positions. The market maker usually hedges the portfolio on a dynamic basis by...

...the principal market making activity could be done over a wide area network, in practice **derivatives** trading is today usually accomplished via the - 3 telephone. Often, trades are processed laboriously, with...

...office processing and clearing.

In theory -- that is, ignoring very real transaction costs (described below) - **derivatives** trading is, in the language of game theory, a "zero sum" game. One counterparty's...

...there are no transaction costs. In fact, it is the zero sum nature of the **derivatives** market which first allowed the well-known Black-Scholes pricing model to be formulated by noting that a **derivative** such as an option could be paired with an exactly offsetting position in the underlying...

...sense that they cannot readily be hedged.

The return to a trader of a traditional **derivative** product is, in most cases, largely determined by the value of the underlying security, asset, liability or claim on which the **derivative** is based. For example, the value of a **call option** on a stock, which gives the holder the right to buy the stock at some...

...varies directly with the price of the underlying stock. In the case of non-financial **derivatives** such as reinsurance **contracts**, the value of the reinsurance **contract** is affected by the loss experience on the underlying portfolio of insured claims. The prices of traditional **derivative** products are usually determined by supply and demand for the **derivative** based on the value of the underlying security (which is itself usually determined by supply...

...or, as in the case of insurance, by events insured by the insurance or reinsurance **contract**).

Currently, the costs of trading **derivative** securities (both on and off the exchanges) and transferring insurance risk are considered to be high for a number of reasons, including.

(1) Credit Risk: A counterparty to a **derivatives** (or insurance **contract**) transaction typically assumes the risk that its counterparty will go bankrupt during the life of the **derivatives** (or insurance) **contract**. Margin requirements, credit monitoring, - 4 and other contractual devices, which may be costly, are customarily employed to manage **derivatives** and insurance counterparty credit risk.

(2) Regulatory Requirements: Regulatory bodies, such as the Federal Reserve, Comptroller of the Currency, the Commodities **Futures** Trading Commission, and international bodies that promulgate regulations affecting global money center banks (e. Basle Committee guidelines) generally require institutions dealing in **derivatives** to meet capital

requirements and maintain risk management systems.

These requirements are considered by many to increase the cost of capital and barriers to entry for some entrants into the **derivatives** trading business, and thus I O to increase the cost of **derivatives** transactions for both dealers and end users. In the United States, state insurance regulations also...

...reserve for future losses without regard to interest rate discount factors.

1 5 (3) Liquidity : **Derivatives** traders typically hedge their exposures throughout the life of the **derivatives contract** . Effective hedging usually requires that an active or liquid market exist, throughout the life of the **derivative contract** , for both the underlying security and the **derivative** . Frequently, especially in periods of financial market shocks and disequilibria, liquid markets do not exist to support a well-functioning **derivatives** market.

(4) Transaction Costs: Dynamic hedging of **derivatives** often requires continual transactions in the market over the life of the **derivative** in order to reduce, eliminate, and manage risk for a **derivative** or portfolio of **derivative** securities.

This usually means paying bid-offers spreads for each hedging transaction, which can add significantly to the price of the **derivative** security at inception compared to its theoretical price in absence of the need to pay...

...costs.

(5) Settlement and Clearing Costs: The costs of executing, electronically booking, clearing, and settling **derivatives** transactions can be large, sometimes requiring analytical and database software systems ...goal of many in the securities processing industry is to achieve "straight-through-processing" of **derivatives** transactions, many - 5 **derivatives** counterparties continue to manage the processing of these transactions using a combination of electronic and...

...automated and therefore add to costs.

(6) Event Risk: Most traders understand effective hedging of **derivatives** transactions to require markets to be liquid and to exhibit continuously fluctuating prices without sudden...

...of hours. The event risk of such crises and disequilibria are therefore customarily factored into **derivatives** prices by dealers, I O which increases the cost of **derivatives** in excess of the theoretical prices indicated by **derivatives** valuation models. These costs are usually spread across all **derivatives** users.

(7) Model Risk: **Derivatives contracts** can be quite difficult to value, especially those involving interest rates or features which allow a counterparty to make decisions throughout the life of the **derivative** (e.g., American options allow a counterparty to realize the value of the **derivative** at any time during its life). **Derivatives** dealers will typically add a premium to **derivatives** prices to insure against the possibility that the valuation models may not adequately reflect market factors or other conditions throughout the life of the **contract** . In addition, risk management guidelines may require firms to maintain additional capital supporting a **derivatives** dealing operation where model risk is determined to be a significant factor. Model risk has...

...incomplete information, such as the Joe Jett/Kidder Peabody losses of 1994.

(8) Asymmetric Information: **Derivatives** dealers and market makers customarily seek to protect themselves from counterparties with superior information. Bidoffer spreads for **derivatives** therefore usually reflect

a built-in insurance premium for the dealer for transactions with counterparties...insurance and reinsurance markets. In recent years, considerable effort has been expended in attempting to **securitize** insurance risk such as property-casualty catastrophe risk.

Traditional insurance and reinsurance markets in many...

...1990's.

no

Accordingly, a driving force behind all the contributors to the costs of **derivatives** and insurance **contracts** is the necessity or desirability of risk management through dynamic hedging or contingent claim replication in continuous, liquid, and - 7 informationally fair markets. Hedging is used by **derivatives** dealers to reduce their exposure to excessive market risk while making transaction fees to cover...how to optimize the process of matching arrays of bids and offers.

Patents relating to **derivatives**, such as U.S. Patent No. 4,903,201, disclose an electronic adaptation of current open-outcry or order matching exchanges for the trading of **futures** is disclosed. Another recent patent, U.S. Pat. No. 5,806,048, relates to the creation of **open - end mutual fund derivative** securities to provide enhanced liquidity and improved availability of information affecting pricing. This patent, however, does not contemplate an electronic **derivatives** exchange which requires the traditional hedging or replicating portfolio approach to synthesizing the financial **derivatives**. Similarly, U.S.

Pat. No. 5,794,207 proposes an electronic means of matching buyers are essentially zero sum, as are the traditional **derivatives** markets.

The process by which returns are finalized in the present invention is demandbased, and...

...and economics communities. "Contingent claims" thus includes, for example, stocks, bonds and other such securities, **derivative** securities, insurance **contracts** and reinsurance agreements, and any other financial products, instruments, **contracts**, assets, or liabilities whose value depends upon or reflects economic risk due to the occurrence...

...both hypothetical financial products of the Arrow-Debreu variety, as well as any risky asset, **contract** or product which can be expressed as a combination or portfolio of the hypothetical financial...

...an event of economic significance underlying the group of contingent claims pertaining to that event.

"**Derivative** security" (used interchangeably with "**derivative**") also has a meaning customarily ascribed to it in the securities, trading, insurance and economics communities. This includes a security or **contract** whose value depends on such factors as the value of an underlying security, index, asset...

...such an underlying security, such as interest rates or convertibility into some other security. A **derivative** security is one example of a contingent claim as defined above. Financial **futures** on stock indices such as the S&P 500 or options to buy and sell such **futures contracts** are highly popular exchange-traded financial **derivatives**. An interest-rate swap, - 10 which is an example of an off-exchange **derivative**, is an agreement between two counterparties to exchange series of cashflows based on underlying factors...

...quoted daily in London for a large number of foreign currencies. Like the exchange-traded **futures** and options, off-exchange agreements can fluctuate in value with the underlying factors to which they are linked or derived. **Derivatives** may also be traded on commodities, insurance events, and other events, such as the weather...

Claim

... a one-way market (i.e., demand, not supply) for DBAR contingent claims. By structuring **derivatives** and insurance trading according to DBAR principles, the high costs of traditional order matching and...

...a wide network, such as the Internet. In its preferred embodiments, the present invention mitigates **derivatives** transaction costs found in traditional markets due to dynamic hedging and order matching. A preferred...

...the final payouts or returns after the outcome of the relevant event is known. Traditional **derivatives** markets by contrast, operate largely under a house "banking" system. In this system, the market...degrees of market risk (as well as credit risk, in some cases). In a traditional **derivatives** market, market-makers which match buy and sell orders typically rely upon actuarial advantage, bid...

...the market-maker, exchange, or trading counterparty (in the case, for example, of overthe-counter **derivatives**). By contrast, because a market in DBAR contingent claims may
 0
 operate according to principles...

...such as clearing agents, custodians, nostro/vostro bank accounts, and transfer and register agents). A **derivatives** trading system or exchange structured according to DBAR contingent claim principles therefore offers many advantages over current **derivatives** markets governed by house banking principles. 1 5 The present invention also differs from electronic...set of defined states of a prespecified investment vehicle such as, for example, a particular **call option** . In preferred embodiments of a method for conducting demand-based trading of the present invention...match bids to buy with offers to sell in order to create a market for **derivatives** ;

3 reduction or elimination of the need for a **derivatives** intermediary to
 match bids and offers;

4 mathematical and consistent calculation of returns based on...

...claims;

5 increased liquidity;

6 statistical diversification of credit risk through the mutualization of multiple **derivatives** counterparties;

7 improved scalability by reducing the traditional linkage between the method of pricing for...

...of the following advantages:

1 reduced transaction costs, including settlement and clearing costs, associated with **derivatives** transactions and insurable claims;

2 reduced dependence on complicated valuation models for trading and risk management of **derivatives** ;

I 0 3 .reduced need for an exchange or market maker to manage market risk
 ...displayed instantaneously after the returns
 adjust during a trading period;

8 reduced need for a **derivatives** intermediary or exchange to match bids and offers; and

9 increased ability to customize demand-based adjustable return (DBAR) payouts to permit replication of traditional financial products and their **derivatives** . - 22 Additional objects and advantages of the invention are set forth in part in the...

...processes of a preferred embodiment of DBAR contingent claims exchange

in executing a DBAR range **derivatives** investment. FIG. 6 is an illustrative HTML interface page of a preferred embodiment of a...Amounts are Large

3 Examples of Groups of DBAR Contingent Claims

3.1 DBAR Range **Derivatives** (including 21 examples)

3.2 DBAR Portfolios

4 Risk Calculations in Groups of DBAR Contingent...This expiration is 1 5 similar to well-known expiration features in traditional options or **futures** in which a future date, i.e., the expiration date, is specified as the date...this way, profits-and losses can be realized at least as frequently as in current **derivatives** markets. This is how **derivatives** traders currently are able to hedge options, **futures**, and other **derivatives** trades. In preferred embodiments of the present invention, traders may be able to realize profits...tractable and transparent than the types of analyses credit risk managers typically perform in conventional **derivatives** markets in order to monitor counterparty credit risk.

An important feature of preferred embodiments of...risk ("hedging"). For example, the distribution can be based upon the values of stocks, bonds, **futures**, and foreign exchange rates. It can also be based upon the values of commodity indices...particular investment. - 55

EXAMPLES OF GROUPS OF DBAR CONTINGENT CL

AIMS

3.1 DBAR Range **Derivatives**

A DBAR Range **Derivative** (DBAR RD) is a type of group of DBAR contingent claims implemented using a canonical...specification or through practice of the present invention. For example, it is quite common among **derivatives** traders to estimate volatility parameters for the purpose of pricing options by using the econometric...

...defined. A lognormal distribution is chosen for this illustration since it is commonly employed by **derivatives** traders as a distributional assumption for the purpose of evaluating the prices of options and other **derivative** securities. Accordingly, for 1 5 purposes of this illustration it is assumed that all traders...expected returns at any time during the trading period. The following examples of DBAR range **derivatives** and other contingent claims 1 0 serve to illustrate their operation, their usefulness in connection...traditional I 0 markets, such as payouts corresponding to a long stock position, a short **futures** position, or a long option straddle position. If in this Example 3. 1.1 a ...significantly higher than returns to states above \$85. In addition, it is well known to **derivatives** traders that traded option prices indicate that price distributions differ markedly from theoretical lognormality or ...

...distributions. The so-called volatility skew or "smile" refers to out-of-the-money put and **call options** trading at higher implied volatilities than options closer to the money. This indicates that traders...of complex distribution illustrated in Table 3 3-1 is prevalent in the traditional markets. **Derivatives** traders, actuaries, risk managers and other traditional market participants typically use sophisticated mathematical and analytical...notation otherwise corresponds to the notation used in the description a

bove of DBAR Range **Derivatives** .

The following information includes the indices, the trading periods, the predetermined termination criteria, the total...market participants to hedge possible outcomes over events which cannot be hedged directly in traditional **derivatives** markets. For example, traders often hedge inflation risk by trading in bond **futures** or, where they exist, inflation-protected floating rate bonds. A group of DBAR contingent claims...structure liquid claims on illiquid underlying assets such a real estate. As previously discussed, traditional **derivatives** markets customarily use a liquid underlying market in order to function properly. With a group...the present invention, as apparent to one of skill in the art.

Example 3 15: **Securitization** Using a DBAR Contingent Claim Mechanism
The systems and methods of the present invention can...

...new opportunities for hedging underlying events through the creation of new securities is known as "**securitization** ." Well-known examples of **securitization** include the mortgage and asset-backed securities markets, in which portfolios of financial risk are...

...financial risk. The systems and methods of the present invention can be used within the **securitization** process by creating securities, or portfolios of securities, whose risk, in whole or part, is...present invention, as illustrated in Examples 3 1 1

1 0 Example 3 16: Exotic **Derivatives**

The securities and **derivatives** communities frequently use the term "exotic **derivatives** " to refer to **derivatives** whose values are linked to a security, asset, financial product or source of financial risk in a more complicated fashion than traditional **derivatives** such as **futures** , **call options** , and convertible bonds. Examples of exotic 1 5 **derivatives** include American options, Asian options, barrier options, Bermudan options, chooser and compound options, binary or...

...during the three month duration of the option. Another example of a commonly traded exotic **derivative** , an Asian option, depends on the average value of the underlying security over some time period. Thus, a class of exotic **derivatives** is commonly referred to as "path-dependent" **derivatives** , such as barrier and Asian options, since their values depend not only on the value...

...the value or state of the underlying financial product. The properties and features of exotic **derivatives** are often so complex so as to present a significant source of "model risk" or...

...upon which they are based, will lead to significant errors in pricing and hedging. Accordingly, **derivatives** traders and risk managers often employ sophisticated analytical tools to trade, hedge, and manage the risk of exotic **derivatives** . One of the advantages of the systems and methods of the present invention is the...

...DBAR contingent claims with exotic features which are more manageable and transparent than traditional exotic **derivatives** . For example, a trader might be solely interested in the earliest time the yen/dollar... hedging. A risk to be isolated is the distribution of possible outcomes for what barrier **derivatives** traders term the "first passage time," or, in this example, the first time that the... $T_1 + a_1$
 $T_2 + a_2$

Compared to the calculation required to hedge traditional **derivatives** , these expressions show that, in appropriate groups of DBAR contingent claims of the present I...the present invention may be implemented. The example illustrates the hedging of a European digital **call option** on I 0 the yen/dollar exchange rate (a traditional market option) over a two...

...8/12/99 and 8/13/99:

Table 3 19- 1: Change in Traditional Digital **Call Option** Value Over Two Days

Observation Date 8/12/99 8/13/99

Spot Settlement Date...

...333% of Notional 29.8137% of Notional

Table 3 19-1 shows how the digital **call option** struck at 120 could, as an example, change in value with an underlying change in...

...exchange rate has increased by I yen to I 1 6 Thus, the traditional digital **call option** generates a profit of $\$29 - \$28.333 = \$1.48077$... are able to readily provide risk and return profiles similar to those provided by traditional **derivatives** . For example, the group of DBAR contingent claims described in this example could be of great interest to traders who transact in traditional **derivatives** known as "asset-or-nothing digital options" and "supershares

options."

Example 3 2 1: Replication...VWhile making

such an investment may be somewhat more complicated than in a DBAR range derivative, as discussed above, it is still readily apparent to one of skill in the art...of illustrating this methodology, it is assumed that all investments are made in DBAR range derivatives using a canonical DRF as previously described. Similar analyses apply to other forms of DRFs...a VAR-based CAR for a portfolio 3 0 containing two groups of DBAR range derivative contingent claims (i.e., $y=2$) with a - 112 canonical DRF on two common stocks...5, it is assumed that the trader is making an investment in a DBAR range derivative (RD) examples of which are disclosed above. In particular, it is assumed for the purposes...claims. Advantages of the present invention as it applies to the trading and investment in derivatives and other contingent claims include:

(1) Increased liquidity: Groups of DBAR contingent claims and exchanges...claims I 0 determine returns as functions of amounts invested. By contrast, prices in traditional derivatives markets are customarily available for fixed quantities only and are typically determined by complex interactions...

...financial products on which a group of DBAR contingent claims may be based. Securities and derivatives in those products need not be transferred, pledged, or otherwise assigned for value by the...

...which is typically required for these back office activities. (7) Reduced hedging costs: In traditional derivatives markets, market makers continually adjust their portfolio of risk exposures in order to mitigate risks...

...to hedge is greatly reduced, if not eliminated. (8) Reduced model risk: In traditional markets, derivatives dealers often add "model insurance" to the prices...as to the expected distribution of market returns. As a result, in such embodiments, sophisticated derivative valuation models are not essential. Transaction costs are thereby lowered due to 0 the increased...

...maker or exchange bears greatly reduced market crash or "gap" risk, and the costs of derivatives need not reflect an insurance premium for discontinuous market events. (I 0) Generation of Valuable...of the 1998 Russian bond crisis. For example, had a market in a DBAR range derivative existed which elicited trader expectations on the distribution of spreads between high-grade United States...

...own speculative positions in the lower-grade instruments by making investment in the DBAR range derivatives in which it would profit as credit spreads widened. Of course, its I 0 positions...A typical market maker in the traditional markets (such as an NYSE specialist or a swaps book-runner) typically has privileged access to information (e.g., the limit order book) and...

...traders are familiar from the traditional markets, such as long stock positions, long and short futures positions, long options straddle positions, etc. Importantly, as discussed above, in preferred embodiments of the...appended claims.

no

The present invention has been described above in the context of trading derivative securities, specifically the implementation of an electronic derivatives exchange which facilitates the efficient trading of (i) financial-related contingent claims - 165 such as stocks, bonds, and derivatives thereon, (ii) non-financial related contingent claims such as energy, commodity, and weather derivatives, and (iii) traditional insurance and reinsurance contracts such as market loss warranties for property-casualty catastrophe risk. The present invention is not...

...initial solution or guess at a solution is improved by extracting information from the numerical derivatives of the restrictions embodied

in the simultaneous system. One of the important advantages of the... fixed point iteration will converge, of course, depends crucially on the value of the first **derivative** of the function $g(x)$ in the neighborhood of the fixed point as shown in...

...represented in terms of a multivariate function, $g(x)$, which is continuous and has a **derivative** whose value is between 0 and 1, as shown below.

B. Fixed Point Iteration as...iteration if-

$g'(A) < 1$

i.e., the multivariate function $g(A)$ has a first **derivative** less than 1. Whether $g(A)$ has a **derivative** less than 1 with respect to A can be analyzed as follows. As previously indicated...

5/3,K/7 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00764251 **Image available**

SYSTEMS AND METHODS FOR WEALTH MANAGEMENT

SYSTEMES ET PROCEDES DE GESTION DU PATRIMOINE

Patent Applicant/Assignee:

TONKA GROUP LLC, 13033 Ridgedale Drive, Minnetonka, MN 55350, US, US

(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SMITH Mark J, 13033 Ridgedale Drive, Minnetonka, MN 55350, US, US

(Residence), US (Nationality)

Legal Representative:

VIKSNINS Ann S (agent), Schwegman, Lundberg, Woessner & Kluth, P.O. Box

2938, Minneapolis, MN 55402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200077673 A2 20001221 (WO 0077673)

Application: WO 2000US16804 20000616 (PCT/WO US0016804)

Priority Application: US 99139682 19990616

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14443

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... financial product which combines a finance agreement, a life insurance policy, and a I 0 **securitization** mechanism used to create fixed income securities.

Background of the Invention

Traditionally large life insurance...

...managing a financial product which combines a finance agreement, a life insurance policy, and a **securitization** mechanism used to create fixed income securities. Creating such systems and methods represents a technical...ftiriding structure.

One particular embodiment of the present invention includes a system which deploys two **contracts** ; a life insurance policy, and a finance agreement.

According to the teachings of the present invention, both **contracts** contain certain unique elements that when matched together offer a positive solution, or technical result...as shown in Figure 5, the life insurance policy 501 includes a variable life insurance **contract** 501 and the finance agreement 503 includes a specialized finance agreement 503 according to the...

...a product purchaser, program purchaser, or program owner, with at least two principal agreements, or **contracts**. Throughout this disclosure the term program is sometimes used interchangeably with the term product. In...finance agreement, the life insurance policy, an indenture agreement, and a number of guaranteed investment **contracts**. One of ordinary skill in the art will understand upon reading this disclosure that the term guaranteed investment **contract** can also be used to represent a guaranteed interest **contract** and the like.

The invention is not so limited.

According to the teachings of the...for procuring and managing an indenture agreement as well as a number of guaranteed investment **contract**. Funds received from the sale of the fixed income security representing a lending arrangement under the terms of the finance agreement are used to purchase the number of guaranteed investment **contracts**. The number of guaranteed investment **contracts** are then used to fund the future obligation of the finance company, or successor finance...

...structure the terms of the indenture agreement as well as the number of guaranteed investment **contracts**.

As shown in Figure 8, the sale of the fixed income security representing a lending...

...insurance companies
811, a number of pension plans 813, and/or a number of **mutual funds**.
As described in the background of the invention for the present disclosure, numerous second party...manage a financial product which combines a finance agreement, a life insurance policy and a **securitization** mechanism used to create fixed income securities. The systems and methods thus work to shift the **securitization** off of the financial I O books of a finance company and into the hands...

...the method to repay outstanding loan values. The finance agreement, indenture agreement, and guaranteed investment **contracts** serve as a method to set various yields to various entities, e.g. the finance... further includes maintaining a database having a data structure representing a number of guaranteed investment **contracts** which are used to fund a future obligation of a finance company, or a successor...

...also includes allocating a return on I O investment from the number of guaranteed investment **contracts** to the future obligation of the finance company.

Another particular embodiment of the present invention...

...managing a financial product which combines a finance agreement, a life insurance policy, and a **securitization** mechanism used to create fixed income securities. The present invention includes a computer readable medium...

Claim

... maintaining a database having a data structure representing a number of

I 0 guaranteed investment **contracts** which are used to find a future obligation of a finance company, or a successor...

...durationally termed tranches; and
allocating a return on investment from the number of guaranteed investment **contracts** to the future obligation of the finance company.

20 A computer readable medium having computer...

...cash assets;
maintaining a database having a data structure representing a number of guaranteed investment **contracts** values which are used to fund a future obligation of a finance company, or a...BENEFIT VALUE=
POLICY VALUE + DEBT

TIME

Substitute sheet (Rule 26)

501 503

CON

TRACT /I **CONTRACT** 12

C+

C+ VARIABLE LIFE INSURANCE SPECIALIZED FINANCE

r. I

C+ **CONTRACT** AGREEMENT

m

CA

BASIC FEATURES: BASIC FEATURES:

m

m

C+ 9HIGHLY RATED CARRIER *SPECIFIED ANNUAL...

...LOAN

E GUARANTEE

MORTALITY

C= 60

@QD

609

ALLOCATED INTO VARIABLE

SEPERATE ACCOUNTS (i.e. **MUTUAL FUNDS**) LOAN

GUARANTOR

707

AN

COMPA

STRUCTURED INSURANCE PROGRAM

OWNER'S

701 BALANCE SW

VARIABLE ASSETS...

5/3,K/8 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00745526 **Image available**

PORTFOLIO INVESTMENT GUIDELINE COMPLIANCE AND FINANCIAL FUND ADMINISTRATION
SYSTEM

SYSTEME DE GESTION DE FONDS FINANCIERS ET DE CONFORMITE AUX DIRECTIVES EN
MATIERE D'INVESTISSEMENT DE PORTEFEUILLE

Patent Applicant/Assignee:

THE CHASE MANHATTAN BANK, 140 E. 45th Street, New York, NY 10017, US, US
(Residence), US (Nationality)

Inventor(s):

O'SHEA Carmel, 48-50 44th Street, Woodside, NY 11377, US

CASHMAN Dana, 25 Myrtle Street, Winchester, MA 01890, US

PEZZULLO Dan, 97 East 7th Street #12, New York, NY 10009, US

HEBERT Ken, 12 Summerset Drive, Smithtown, NY 11787, US

GUERRIERO Charles, 2 Cori Lane, East Northport, NY 11731, US

MANDEL Boris, 3-08 26th Street, Fair Lawn, NJ 07410, US

DRYSDALE Vanessa, Apartment 38, 580 Salem Street, Wakefield, MA 01880, US

DAMPHOUSSE Diane, Apartment 3, 140 K Street, South Boston, MA 02127, US
LEVINE Howard, 2054 Holland Way, Merrick, NY 11566, US
EKHTMAN Lev, 66 Bay 10 Street, Brooklyn, NY 11228, US
PECK Will, 792 Westover Road, Stamford, CT 06902, US
LEEPER Richard, 3205 216th Court SE, Issaquah, WA 98029, US
MILLER William C, 107 Westminster Drive, Pearl River, NY 10965, US
KUMAR Rajesh, 1 Gilbert Road, Chafford Hundred, Grays, Essex RM16 6NN, GB

Legal Representative:

MURTHA James J, Orrick, Herrington & Sutcliffe LLP, 666 Fifth Avenue, New York, NY 10103, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200058900 A1 20001005 (WO 0058900)
Application: WO 2000US8642 20000331 (PCT/WO US0008642)
Priority Application: US 99127273 19990331; US 2000516377 20000301

Designated States: AL AU BA BB BG BR CA CN CU CZ EE GE HU ID IL IS JP KP KR

LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK SL TR TT UA UZ VN YU

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 51390

Fulltext Availability:

Detailed Description
Claims

Detailed Description

... Invention

The invention is related to the field of administration of financial funds, such as **mutual funds** and pensions funds. In particular, the invention is related to a system for perfon-ning...

...of various financial instruments that are managed by a fund manager.

Investment vehicles may include **mutual funds**, unit trusts, pension plans and the like. Fund participants invest in the investment vehicles themselves...

...It is commonly believed that the compliance testing for different types of funds (such as **mutual funds** versus pension funds) require very different types of analysis. However, there is a high level...

...on prudent investor principles requiring diversification across industries, geographies and asset types, limited exposure to **derivatives** and investments of lower quality, etc. Consequently, it would be advantageous to have one system...functionality to service the requirements of global investment vehicles, including, but not limited to, US **mutual funds**, US and global pensions, European UCITS (Undertaking for Collective Investment in Transferable Securities) and OEICS...the guidelines for each client, e.g., what does a particular client define as a "**derivative**"? The Rule Builders are responsible for creating new rules/tests or cloning and modifying existing...the guidelines for each client (e.g., what does a particular client define as a "**derivative**"?). The rule builders are responsible for creating new rules or adapting existing rules, verifying the...

...database on a computer at the financial institution 10. Rules other than composites, benchmarks, and **derivatives** will require similar logic (i.e., a result based upon data) and may be developed...percentage calculations for country exposure, industry exposure, weighted average calculations, closeout and coverage logic on **derivatives**.

To perform such composite level testing, the System includes the ability to define composite account...

...results against the composite account. For example, composite level testing can be employed to calculate **derivative** exposure for the

composite (as opposed to any given fund) by executing the **derivative** exposure tests at the composite level. Benchmarks may be employed to compare the country exposure...any of the following: rules that utilize fund transaction information; portfolio turnover; short sales; forward **contracts** ; **derivative** -related rules; coverage/exposure; collateral; hedging/ speculation; margin deposits; straddles and spreads; averages; dollar weighted...a statement from a prospectus, such as "The portfolio has the ability to invest in **futures** in an amount equal to but not more than 30% of its total assets". will...allows the User to select the fields for a simple absolute rule. (e.g. - No **futures** allowed in portfolio). The User can

52

SUBSTITUTE SHEET (RULE 26)

select two fields for...process). The Fund Reporting aspect of the System generates annual and quarterly reports for US **mutual funds** from the raw data in the funds' daily records. The System aggregates all this low ...

...can be employed to develop reports related to tax reporting, particularly in the context of **mutual funds** , including Wash Sales Reports, 988 Gain/Loss Reports, PFIC analysis, Dividend Received Deduction

71

SUBSTITUTE...but were determined not to be PFIC's. The ICI Survey is generated by various **mutual fund** complexes informing the ICI of the status that their particular complex gave an asset.

Because...

...determined to be PFIC's by other investment advisers than ICI (i.e. client). Foreign **mutual funds** are, by definition, Type IV PFIC's.

86

SUBSTITUTE SHEET (RULE 26)

. Foreign **mutual funds** will be identified on the System as: Assets flagged as RICS or Investment Companies in...

...whose Country of Origin is NOT United States; and Assets,%Nrith an asset type of **mutual fund** and whose Country of Origin is NOT United States. When an asset is created on Asset Maintenance that meets the foreign **mutual fund** criteria, the asset should automatically be added to the PFIC table, and the PFIC IV...specified period. The report includes all assets with a PFIC status. as well as foreign **mutual funds** . The PFIC status that is used for this report should be at the Asset Maintenance...

Claim

... USOO/08642/43
APPLICATION MODULE
170i 171
R DATABASE
172 173
44e-@, FILL CREEN
FIELDS
CLO
176 175
IELD UP
ACTIV 177
SAVEICAN, EL
179 570
178
44 SAVE INITI SCRE...

5/3,K/9 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00571537

CUSTOMER RELATIONSHIP MANAGEMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE GESTION DE RELATION CLIENT

Patent Applicant/Assignee:

CUSTOMER ANALYTICS INC,

Inventor(s):

SIMOUDIS Evangelos,

MAYANK Prakash,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200034910 A2 20000615 (WO 0034910)

Application: WO 99US29247 19991209 (PCT/WO US9929247)

Priority Application: US 98210296 19981211

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG

UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ

TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI

CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 20993

Fulltext Availability:

Detailed Description

Detailed Description

... nmui@P,wc

3 2

(U

6,

6.

a

CIO M

U to U

C

CLO C)

C) VI C

= " 6. Q U Z5 0 0 0

'I >N >NIP t...14

48

Fact Table

Gross Rate

Tax Benefit

Net Rate

Investment Mix

Bonds

Government

Corporate

Mutual Funds

Government Bond

Corporate Bond

Blue Chip

Mid-Cap

Small-Cap

Technology

Transportation

Health Care

Other...

...Rate

Page 17

51

Fact Table

Tax Benefit

Net Rate

Investment Mix

Bonds

Government

Corporate

Mutual Funds

Government Bond
Corporate Bond
Blue Chip
Mid-Cap
Small-Cap
Technology
Transportation
Health Care
Other...Account Closings as a % Total Accounts
Interest Rate

Fixed
Page 20
54

Fact Table

Variable

Contract Amount

Contract Amount

Contract Amount as a % of Total Exposure

Term

Months to Maturity

Collateral (Secured Loans)

Collateral Value

Collateral as a % of Balance

Collateral as a % of **Contract** Amount

Credit Line (Lines of Credit)

Total Line

Average Line

Line as a % of Total...Average Balance

Equity

Number of Accounts as a % of Total Accounts

Balance as a % of **Contract** Amount

Balance as a % of Total Loan Balance

Account Openings

Number of Account Openings

Number...

...Account Closings as a % Total Account Closings

Number of Account Closings as a % Total Accounts

Contract Amount

Contract Amount

Contract Amount as a % of Total Exposure

Term

Months to Maturity

Collateral

Collateral Value

Collateral as a % of Balance

Collateral as a % of **Contract** Amount

Interest Rate

Fixed

Variable

Payments

Number of Payments

Payment Volume

Average Payment Size

Number...Balance

Average Balance

Number of Accounts as a % of Total Accounts

Balance as a % of **Contract** Amount

Balance as a % of Total Loan Balance

Account Openings

Number of Account Openings

Number...

...Account Closings as a % Total Account Closings

Number of Account Closings as a % Total Accounts

Contract Amount

Contract Amount

Contract Amount as a % of Total Exposure
 Term
 Months to Maturity
 Collateral
 Collateral Value
 Collateral as a % of Balance
 Collateral as a % of Contract Amount
 Interest Rate
 Fixed
 Variable
 Payments
 Number of Payments
 Payment Volume
 Average Payment Size
 Number...
 ...Balance
 Average Balance
 Number of Accounts as a % of Total Accounts
 Balance as a % of Contract Amount
 Balance as a % of Total Loan Balance
 Account Openings
 Number of Account Openings
 Number...
 ...Account Closings as a % Total Account Closings
 Number of Account Closings as a % Total Accounts
 Contract Amount
 Contract Amount
 Contract Amount as a % of Total Exposure
 Term
 Months to Maturity
 Collateral
 Collateral Value
 Collateral as a % of Balance
 Collateral as a % of Contract Amount
 Interest Rate
 Fixed
 Variable
 Payments
 Number of Payments
 Payment Volume
 Average Payment Size
 Number...

5/3,K/10 (Item 9 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2002 WIPO/Univentio. All rts. reserv.

00467868 **Image available**

METHOD AND SYSTEM FOR CONFIRMATION AND SETTLEMENT FOR FINANCIAL
 TRANSACTIONS MATCHING
 PROCEDE ET SYSTEME DE CONFIRMATION ET DE REGLEMENT POUR LA MISE EN
 CORRESPONDANCE DE TRANSACTIONS FINANCIERES

Patent Applicant/Assignee:

CROSSMAR INC,

Inventor(s):

HAWKINS John G,

JACOBS Dave M,

FITZPATRICK Rick,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9858333 A1 19981223

Application: WO 98US12232 19980616 (PCT/WO US9812232)

Priority Application: US 9749851 19970617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
 FI GB GE GH GM GU HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
 MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
 VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 17845

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... and custodians. As defined in this patent, institutional investors consist of retirement and pension funds, **mutual fund** companies, investment advisors, insurance companies and other investors, which manage and trade for two or... currency and multisecurity type -- the system supports equities, fixed income traded instruments, options, and other **derivatives**, and supports all International Standards Organization (ISO) recognized currencies; and **derivatives** thereof, as well as other activities amenable to matching, such as the requisite supporting documentation...additional products accessible via the products pulldown menu 153. These additional products include money markets, **derivatives** confirmation, and precious metals confirmation. Money markets uses MT320 SWIFT messages.

Derivatives confirmation is based on SWIFT MT340 messages standards and is intended for FRA confirmations; this product is also usable for other types of **derivative** instruments. Precious metals confirmation is based upon the SWIFT MT600 message.

FX options 457 allows...for example instrument types include the following.

FX Options
Counterparty
Buy/Sell
Call/Put
Style
Contract Date
Currency 1
Strike Price
Currency 2
Premium Date
Premium Price
Premium Amount
Expiry Date...

...Representative Certificates; 3) CPN -- Coupons; 4) FMT -- Face Amount; 5) MSC -- Miscellaneous; 6) OPC -- Option **Contracts**; 7) OPS -- Option Shares; 8) PRC -- Premium **Contracts**; 9) PRS -- Premium Shares; 10) RTE -- Rentes; 11) RTS -- Rights; 12) SHS -- Shares; 13...followed by C for covered or U for Uncovered; 6) NMC -- maturity date of the **contract**; 7) NMD -- maturity date of the debt instrument followed by the date in the YYYYMMDD...

...for American or E for European; I 0) OPT -- option type followed by P for **put option** or C for **call option**; I 1) SKP -- strike price followed by the strike price; 12) VNO -- version number of the **contract** of tranches followed by the number.

"Beneficiary of financial instruments" is used to specify in... instrument: BON -bonds; CER -- representative certificates; CPN -- coupons; FMT -- face amount; MSC -- miscellaneous; OPC -- option **contracts**; OPS -- option shares; PRC -premium **contracts**; PRS -- premium shares; RTE -- rentes; RTS -- rights; SHS -shares; UNT -- units; and WTS -- warrants.

"Receiver...the following codes must be entered on the order: EQU equity; FIN -- fixed income; FUT -- **futures** ; MIS -- miscellaneous; and OPT options.

"Sender to receiver information" is used to supply additional information ...the order is to expire; or both. One of the code words may be selected: CLO -- at the closing; DAY -- good for the day; GTC -- good until canceled; GTE -- good until...

Claim

... at least one transaction selected from the group of securities, foreign exchange, money markets, and **derivatives** .

3 The method of claim 1 wherein the plurality of predetermined financial transactions include one...at least one transaction selected from the group of securities, foreign exchange, money markets, and **derivatives** .

22 The method of claim 20 further comprising: automatically providing an option to quick match...

5/3,K/11 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00423315 **Image available**

COMPUTER AIDED RISK MANAGEMENT IN MULTIPLE-PARAMETER PHYSICAL SYSTEMS
GESTION DES RISQUES ASSISTEE PAR ORDINATEUR DANS DES SYSTEMES PHYSIQUES A
PARAMETRES MULTIPLES

Patent Applicant/Assignee:

RCO SOFTWARE LIMITED,
MASCH Vladimir A,

Inventor(s):

MASCH Vladimir A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9813776 A1 19980402

Application: WO 97US16446 19970916 (PCT/WO US9716446)

Priority Application: US 96717821 19960924

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU

ZW GH KE LS MW SD SZ UG ZW AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL

PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 30125

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... bonds,
stocks, financial instruments in currencies other than U.

S. dollars, mortgage-based securities, or **derivative**
financial instruments, such as options.

In this last example, the portfolio manager has exact data...last example could include not only Treasury bonds, but also corporate and municipal bonds, stocks, **futures** , options, financial instruments in other currencies, and other types of securities.

It should be noted...more difficult and more necessary. Some of the most important of these trends are.

(a) **Securitization** of financial instruments, increase of their liquidity, wide use of more volatile instruments, such as **derivatives** and especially options, and moving from accrual accounting to frequent revaluation and marking-to-market...

...financial markets, which is due to their globalization, advances in information technology, and growth of **mutual funds**, especially those specializing in emerging markets;
(c) Increased trading, and especially the institutional trading for...

Claim

... if any of said boundary limits are violated, then deriving at least one risk-limiting **derivative** constraint from such comparison;
(5) expanding said initial model in said computer memory by adding said risk-limiting **derivative** constraints (31) to said initial model in said computer memory; and
(6) producing a solution (33) of said expanded model with said added risk-limiting **derivative** constraints in said computer memory.

4 The computer risk management method of claim 3 where said risk-limiting **derivative** constraints are in the form of mathematical equations and inequalities.

5 The computer risk management method of claim 3 where said risk-limiting **derivative** constraints are in the form of fines and penalties.

6 A computer method for managing...
...falls outside said boundary limits for that activity, then deriving at least one risk limiting **derivative** constraint from such comparison;
(5) expanding said initial model in said computer memory by adding said risk-limiting **derivative** constraints (31) to said initial model in said computer memory;
(6) producing a solution (33) of said expanded model with said added risk-limiting **derivative** constraints in said computer memory; and
(7) identifying a strategy for said physical systems from said regions and groups by adding to said model **derivative** constraints.

8 A computer method for managing risk under certainty in multiple parameter physical systems...

...falls outside said boundary limits for that activity, then forming a set of risk-limiting **derivative** constraints for all of said boundary limits;
(6) expanding said initial model in said computer memory by adding said set of risk-limiting **derivative** constraints (31) to said initial model in said computer memory;
(7) producing a solution (33) of said expanded model with said set of added risk-limiting **derivative** constraints in said computer memory;
(8) deriving from said solution (23, 35) of said expanded...

...expanded model by changing some of said boundary limits (37) and changing said risk limiting **derivative** constraints (39) for said changed boundary limits;

(11) producing a solution (33) of said changed model with said changed risk-limiting **derivative** constraints in said computer memory;
(12) deriving from said solution Of said changed model a...falls outside said boundary limits for that activity, then deriving at least one risk limiting **derivative** constraint from such comparison;
(5) expanding said initial model (31) in said computer memory by adding said risk-limiting **derivative** constraints to said initial model in said computer memory;
(6) producing a solution (33) of said expanded model with said added risk-limiting **derivative** constraints in said computer memory;
(7) deriving from said solution (23, 35) of said expanded...falls outside said boundary limits for that activity, then deriving at least one risk limiting **derivative** constraint from such comparison;
(7) expanding said initial model in said computer memory by adding (31, 37-39) said risk-limiting **derivative** constraints to said initial model in said computer memory;
(8) producing a solution (33) of said expanded model with said added risk-limiting **derivative** constraints in said computer memory; and
(9) identifying a strategy (27) for said physical systems...

...if any of said boundary limits are violated, then deriving at least one risk-limiting **derivative** constraint from such comparison;
(5) expanding said model (143) in said computer memory by adding said risk-limiting **derivative** constraints to said model in said computer memory;
(6) producing solutions (145) of said expanded model with said added risk-limiting **derivative** constraints in said computer memory;
(7) repeating iteratively steps (3) through (6) (129-137, 141...if any of said boundary limits are violated, then deriving at least one risk-limiting **derivative** constraint from such comparison;
(7) expanding at least some of said scenario submodels (143) in said computer memory by adding said risk-limiting **derivative** constraints to such expanded submodels;
(8) producing solutions of said expanded submodels (145) with said added risk-limiting **derivative** constraints in said computer memory;
(9) repeating iteratively steps (5) through (8) (133-137, 141...

File 348:EUROPEAN PATENTS 1978-2002/APR W04

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020502,UT=20020425

(c) 2002 WIPO/Univentio

Set	Items	Description
S1	389	(OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME OR SECTOR) (1W)FUND? ?
S2	12043	SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? OR COLLATERALIS-?) ()LOAN()OBLIGATION? ? OR CLO
S3	211848	DERIVATIVE? ? OR (CALL OR PUT) (1W)OPTION? ? OR CONTRACT? ? OR FORWARD()RATE()AGREEMENT? ? OR SWAPS OR SWAPTIONS OR FUTURES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?
S4	1	S1(S)S2(S)S3
S5	11	S1 AND S2 AND S3
S6	0	S1(10N)S2
S7	2	S1(S)S2

7/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00886080

**METHOD AND SYSTEM FOR FINANCIAL DATA AGGREGATION, ANALYSIS AND REPORTING
PROCEDE ET SYSTEME D'AGREGATION, D'ANALYSE ET DE NOTIFICATION DE DONNEES
FINANCIERES**

Patent Applicant/Assignee:

THE WITAN GROUP, 110 William Street, New York, NY 10038, US,

Inventor(s):

MORRISS B Douglas, 22 Berkley Lane, St. Louis, MO 63124, US,

MATHAI Anish, 200 Riverside Blvd., #22A, New York, NY 10069, US,

LOUGHRAN Edward, 63 Church Lane, Scarsdale, NY 10583, US,

Legal Representative:

SINDER Stuart J (agent), Kenyon & Kenyon, 1 Broadway, New York, NY 10004,
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219229 A2 20020307 (WO 0219229)

Application: WO 2001US27283 20010831 (PCT/WO US0127283)

Priority Application: US 2000654465 20000901

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21297

Fulltext Availability:

Detailed Description

Detailed Description

... income instruments 217 such as bonds, and funds 218 such as investment
management funds or **mutual funds** . Nonsecuritized assets 220 is
another aggregation category and include, among others 224, real estate
221...

7/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00423315 **Image available**

**COMPUTER AIDED RISK MANAGEMENT IN MULTIPLE-PARAMETER PHYSICAL SYSTEMS
GESTION DES RISQUES ASSISTEE PAR ORDINATEUR DANS DES SYSTEMES PHYSIQUES A
PARAMETRES MULTIPLES**

Patent Applicant/Assignee:

RCO SOFTWARE LIMITED,

MASCH Vladimir A,

Inventor(s):

MASCH Vladimir A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9813776 A1 19980402

Application: WO 97US16446 19970916 (PCT/WO US9716446)

Priority Application: US 96717821 19960924

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU

ZW GH KE LS MW SD SZ UG ZW AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL

PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 30125

Fulltext Availability:

Detailed Description

Detailed Description

... more difficult and more necessary. Some of the most important of these trends are.

(a) **Securitization** of financial instruments, increase of their liquidity, wide use of more volatile instruments, such as...

...financial markets, which is due to their globalization, advances in information technology, and growth of **mutual funds**, especially those specializing in emerging markets;

(c) Increased trading, and especially the institutional trading for...

File 347:JAPIO Oct/1976-2001/Dec(Updated 020503)

(c) 2002 JPO & JAPIO

File 350:Derwent WPIX 1963-2001/UD,UM &UP=200229

(c) 2002 Thomson Derwent

Set	Items	Description
S1	60	(OPEN(1W)END; OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME - OR SECTOR) (1W)FUND? ?
S2	961	SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? OR COLLATERALIS-?) ()LOAN()OBLIGATION? ? OR CLO
S3	332829	DERIVATIVE? ? OR (CALL OR PUT) (1W)OPTION? ? OR CONTRACT? ? OR FORWARD()RATE()AGREEMENT? ? OR SWAPS OR SWAPTIONS OR FUTURES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?
S4	2	S1 AND S2 AND S3
S5	3	S1(10N)S2

5/TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2002 Thomson Derwent. All rts. reserv.

General purpose data processor operating method for open end mutual fund transfer, involves combining sequentially designated formulae logically, to generate open end mutual fund groups with specific statistical relation

5/TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2002 Thomson Derwent. All rts. reserv.

Open end mutual fund securitization method involves providing indication of real-time price of fund shares determined by processing information on each security in selected portfolio, in human readable format

5/TI/3 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2002 Thomson Derwent. All rts. reserv.

Electronic data processing method for open end mutual fund securitisation - involves selecting securities whose risk/return performance is above a predefined bench mark performance, and determining real time price of financial product using information on the securities

5/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014374445 **Image available**
WPI Acc No: 2002-195148/200225
Related WPI Acc No: 1998-506243; 2000-637080
XRPX Acc No: N02-148245

General purpose data processor operating method for open end mutual fund transfer, involves combining sequentially designated formulae logically, to generate open end mutual fund groups with specific statistical relation

Patent Assignee: BANDER K S (BAND-I); KIRON K (KIRO-I)

Inventor: BANDER K S; KIRON K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020013755	A1	20020131	US 95542431	A	19951012	200225 B
			US 98140868	A	19980827	
			US 2000579801	A	20000526	
			US 2001839888	A	20010420	

Priority Applications (No Type Date): US 95542431 A 19951012; US 98140868 A 19980827; US 2000579801 A 20000526; US 2001839888 A 20010420

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020013755	A1		9 G06F-017/60	Cont of application US 95542431
				Cont of application US 98140868
				Cont of application US 2000579801
				Cont of patent US 5806048
				Cont of patent US 6088685

Abstract (Basic):

... end fund is listed on a stock exchange and is traded quickly regardless of the open end fund, thus enables investor to buy or sell securitized funds without any penalty. The open end fund management provides reduced volatility in cash levels resulting in lower fund expense ratios...

Set	Items	Description
S1	173	(OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME OR SECTOR) (1W)FUND? ?
S2	0	SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? OR COLLATERALIS-?) ()LOAN()OBLIGATION? ? OR CLO
S3	1401	DERIVATIVE? ? OR (CALL OR PUT) (1W)OPTION? ? OR CONTRACT? ? OR FORWARD()RATE()AGREEMENT? ? OR SWAPS OR SWAPTIONS OR FUTURES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?
S4	15	S1(S)S3

4/3,K/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

02548561 DOCUMENT TYPE: Company

Coast Investment Software Inc (548561)

6907 Midnight Pass
Sarasota, FL 34242 United States
TELEPHONE: (941) 346-3801
FAX: (941) 346-3901
HOMEPAGE: <http://www.coast@fibtrader.com>
EMAIL: coast@fibtrader.com

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation

EQUITY TYPE: Private

STATUS: Active

SALES: NA

DATE FOUNDED: 1986

PERSONNEL: DiNapoli, Joe, President; Prichard, Pat, Marketing Director;
Hughes, Neal, Technical Services

REVISION DATE: 20011230

...innovative and high quality products. It also provides high-quality teaching and training products for **futures**, **mutual funds**, stocks, options, trading, and analysis. Its products are geared to novice and seasoned traders alike...

4/3,K/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01760692 DOCUMENT TYPE: Product

PRODUCT NAME: ComplianceMaster (760692)

Charles River Development Corp (665169)
10 Cedar St
Woburn, MA 01801-6364 United States
TELEPHONE: (781) 938-8991

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 990929

ComplianceMaster is a compliance monitor for institutional investment portfolios and **mutual funds**. The system supports multiple currencies and all instruments, including fixed income, equity, money market funds, and **derivatives**. ComplianceMaster interfaces with accounting and trading systems to ensure compliance with the client's portfolio...
...layered counterparty requirements of the rule effective July 1, 1998; gross and net exposures of **futures**, **swaps**, and other leveraged securities; **mutual funds** ' SEC allowables for segregation and coverage; foreign currency exposure; multicurrency translations; and separate compliance handling...

4/3,K/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

01608335 DOCUMENT TYPE: Product

PRODUCT NAME: OmniTrader Stocks, Futures, Real Time (608335)

Nirvana Systems Inc (560782)
3415 Greystone Dr #205
Austin, TX 78731-2566 United States
TELEPHONE: (512) 345-2545

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 020305

Nirvana Systems' OmniTrader Stocks, **Futures**, Real Time is a trading system available in three editions. The solutions offer technical analysis ...

...traders find trends and compare options. The Stocks Edition is designed for traders of stocks, **mutual funds**, and indexes. The OmniTrader **Futures** Edition adds special features such as **contract** definition and rollover tools and CFTC data. The Real Time Edition adds real-time data...

4/3,K/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01440531 DOCUMENT TYPE: Product

PRODUCT NAME: Personal Investing Online Services (440531)

Small Investor's Software Co (Sisco) (551082)
3 Melody Ln
Amherst, NH 03031-2119 United States

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 980821

...over 7,500 of the most active stocks on a weekly basis by price. The **Futures Contracts** Report ranks on a daily basis the lead **contract** months of the top 40 actively traded **futures**. The **Mutual Funds** Report ranks on a weekly basis over 3,000 of the most active **mutual funds**. The Daily Market Support covers over 15 important topics including: (1) national and international news...

...government economic data; (3) treasury information; (4) auction dates; and (5) closing prices (for indices, **futures** and options). The Weekly Worry List provides investors with an overview of upcoming events (including government statistics, treasury auction results, IPOs and **futures contracts** expirations) that can drastically impact their investment positions.

4/3,K/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01422471 DOCUMENT TYPE: Product

PRODUCT NAME: PointsAhead! 2.0 (422471)

Small Investor's Software Co (Sisco) (551082)

3 Melody Ln
Amherst, NH 03031-2119 United States

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 980821

...equivolume and bar charting along with 40 technical and statistical indicators to be used on **futures**, stocks, indices, options, options on **futures**, **mutual funds** and money market funds. Some of the indicators include: (1) ADX; (2) Bollinger Bands; (3...

4/3,K/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01074756 DOCUMENT TYPE: Product

PRODUCT NAME: ProTA 2.1 (074756)

BeeSoft (647004)
1718 N Ashland
Chicago, IL 60622 United States
TELEPHONE: (773) 227-1813

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 020305

...years of daily securities data per file. The software adjusts prices according to stock splits, **mutual fund** distributions, and **contract** rollovers. An auditing function tracks missing and invalid dates, blank fields, and other anomalies. Investors...

4/3,K/7

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01067687 DOCUMENT TYPE: Product

PRODUCT NAME: FinWin (067687)

Data Transmission Network Corp (DTN) (684988)
9110 W Dodge Rd #200
Omaha, NE 68114 United States
TELEPHONE: (402) 390-2328

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 020305

...FinWin system. For stock monitoring, FinWin supports delayed quote queries on all major equity and **futures** exchanges, **mutual funds**, money markets, and indexes. A charting feature allows Web users to create customized, interactive charts...

4/3,K/8

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00130800 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - FinancialOxygen Inc (875236)

TITLE: Internet Site Breathes New Life Into Financial Product Purchases

AUTHOR: Halperin, Karin

SOURCE: Bank Systems & Technology, v38 n4 p52(1) Apr 2001

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Company

REVISION DATE: 20010930

...hub is intended to improve the way that repurchase agreements, federal funds, fixed-income securities, **mutual funds**, **derivatives** and other capitol products are marketed and sold to the thousands of independent financial institutions...

4/3,K/9

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

00116641 DOCUMENT TYPE: Review

PRODUCT NAMES: Indigo Online (753246)

TITLE: Black Box Developer Generates Buy/Sell Signals on the Internet

AUTHOR: Bucatinsky, Julio

SOURCE: Wall Street & Technology, v17 n2 p48(1) Feb 1999

ISSN: 1060-989X

HOME PAGE: <http://www.wallstreetandtech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20011126

...thoroughly tested in actual market conditions. MicroStar's president is Frank Alfonso, a former soybean **futures** and T-bond **futures** trader. Indigo allows the user to discern buy, sell, and hold signals on a choice of stocks and **mutual funds** each day. Pre-selected portfolios provided by Indigo have investment goals that include growth, utilities...

4/3,K/10

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

00115554 DOCUMENT TYPE: Review

PRODUCT NAMES: Stockpoint.com (743674); Quicken.com (683876); Yahoo! Finance (743682)

TITLE: Online Portfolio Managers

AUTHOR: McCarthy, Marianne

SOURCE: Link-Up, v16 n2 p16(2) Mar/Apr 1999

ISSN: 0734-988X

HOME PAGE: <http://www.infotoday.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

REVISION DATE: 20010625

...money through online advertising. None of the products compared can track investment in gold bullion, **futures**, or commodities. Other financial Web sites include Daily Stocks, MoneyCentral Investor, Morningstar, Motley Fool, **Mutual Fund** Investment Center, Silicon Investor, and Standard & Poors Personal Wealth.

4/3,K/11

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00099135 DOCUMENT TYPE: Review

PRODUCT NAMES: Cash Express Home Accounting (648388)

TITLE: Shareware Shop: Shareware to Put Your Financial House in Order
AUTHOR: Gralla, Preston
SOURCE: Computer Shopper, v17 n1 p658(2) Jan 1997
ISSN: 0886-0556
HOMEPAGE: <http://www.computershopper.com>

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

REVISION DATE: 20000630

...and print checks and control other aspects of personal transactions. Users can plan their financial **futures** using, for example, a module for loan amortization. Personal Stock Monitor allows users to get...

...required. The easy-to-use program downloads the data after users enter a stock or **mutual fund**'s symbol, and helps with portfolio management. Money Math is a financial calculator that helps...

4/3,K/12

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00098718 DOCUMENT TYPE: Review

PRODUCT NAMES: TradeStation 4.0 (375152)

TITLE: TradeStation 4.0
AUTHOR: Hyerczyk, James A
SOURCE: Futures, v25 n12 p44(2) Oct 1996
ISSN: 0746-2468
HOMEPAGE: <http://www.futuresmag.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20011030

...CD-ROM-based data includes 25 years of historical data for all U.S. stocks, **mutual funds**, indexes, and Canadian stocks, and as much as two years of end-of-day **futures** data. A System Equity indicator plots current equity of all positions and equity of all...

4/3,K/13

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00096143 DOCUMENT TYPE: Review

PRODUCT NAMES: Stock Market (830238)

TITLE: Fidelity Shops Market Data

AUTHOR: Sales, Robert

SOURCE: Wall Street & Technology, v14 n9 p20(4) Sep 1996

ISSN: 1060-989X

HOME PAGE: <http://www.wallstreetandtech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000830

...extra value to niche markets. Using Maxxess, customers can get coverage of North American equities, **futures**, commodities, options, listed bonds, and **mutual funds**. Maxxnet, a scaled down, intranet-based version of the quote application, can help FBTC, including...

4/3,K/14

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

00073470 DOCUMENT TYPE: Review

PRODUCT NAMES: Aspen Graphics (342491)

TITLE: Aspen Graphics

AUTHOR: Gramza, Daniel M

SOURCE: Futures, v23 n14 p44(1) Dec 1994

ISSN: 0746-2468

HOME PAGE: <http://www.futuresmag.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 20011030

...trading tools available. The product is a sophisticated quote, graphic, and analytic trading package for **futures**, options, stocks, **mutual funds**, and cash markets. Installation is quick and easy, and vendor support is very good. The product automatically creates a symbol for all incoming **contracts** and gathers every tick for each symbol without restriction. Data Refresh keeps data current, and...

4/3,K/15

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

00072586 DOCUMENT TYPE: Review

PRODUCT NAMES: Money Maker for Windows 2.0 (493074)

TITLE: Money Maker for Windows

AUTHOR: Remington, Marti

SOURCE: PC Today, v8 n12 p32(1) Dec 1994

ISSN: 1040-6484

HOME PAGE: <http://www.pctoday.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 19950430

...models for experimenting with growth rates. The layout is simple and allows forecasting for stocks, mutual funds , futures , and other instruments. After assembling information from stockholder reports and prospectuses, the software will produce...

Set	Items	Description
S1	173	(OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME OR SECTOR) (1W)FUND? ?
S2	0	SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? OR COLLATERALIS-?) ()LOAN()OBLIGATION? ? OR CLO
S3	1401	DERIVATIVE? ? OR (CALL OR PUT) (1W)OPTION? ? OR CONTRACT? ? OR FORWARD()RATE()AGREEMENT? ? OR SWAPS OR SWAPTIONS OR FUTURES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?
S4	15	S1(S)S3
S5	2	(S1 AND S3) NOT S4

5/3,K/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01600971 DOCUMENT TYPE: Product

PRODUCT NAME: CAMRA 2000 10.0 (600971)

SS & C Technologies Inc (616711)
80 Lambertson Rd
Windsor, CT 06095 United States
TELEPHONE: (860) 242-7887

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 970324

...L interfaces; (3) market analytics database; (4) AIMR-compliant performance measurement; (5) multicurrency processing; (6) **mutual fund** accounting; (7) four accounting bases (GAAP, STAT, Management and Tax); (8) regulatory reporting; (9) securities...

DESCRIPTORS: Securities; Investment Management; Portfolio Management;
Financial Reporting; Stock Market; Stock Options; **Futures** ; Banks;
Financial Institutions

5/3,K/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00091982 DOCUMENT TYPE: Review

PRODUCT NAMES: Telescan Investor's Platform (590959)

TITLE: Software Review: Telescan Investor's Platform
AUTHOR: Freeburg, Nelson
SOURCE: Futures, v25 n3 p48(1) Mar 1996
ISSN: 0746-2468
HOMEPAGE: <http://www.futuresmag.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20011030

...online database which affords the user access to a vast array of information including stocks, **mutual funds**, market indexes, options, 24-hour news reports, and much more. The program runs on Windows...

DESCRIPTORS: Investment Analysis; Financial Analysis; Windows; IBM PC & Compatibles; Financial Information; Stock Market; **Futures** ; Business Graphics

File 77:Conference Papers Index 1973-2002/Mar
(c) 2002 Cambridge Sci Abs
File 35:Dissertation Abs Online 1861-2002/Apr
(c) 2002 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2002/May 09
(c) 2002 The Gale Group
File 65:Inside Conferences 1993-2002/May W1
(c) 2002 BLDSC all rts. reserv.
File 2:INSPEC 1969-2002/May W1
(c) 2002 Institution of Electrical Engineers
File 233:Internet & Personal Comp. Abs. 1981-2002/May
(c) 2002 Info. Today Inc.
File 474:New York Times Abs 1969-2002/May 08
(c) 2002 The New York Times
File 475:Wall Street Journal Abs 1973-2002/May 07
(c) 2002 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Apr
(c) 2002 The HW Wilson Co.
File 139:EconLit 1969-2002/Apr
(c) 2002 American Economic Association

Set	Items	Description
S1	19856	(OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME OR SECTOR) (1W)FUND? ?
S2	5861	SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? OR COLLATERALIS-?) ()LOAN()OBLIGATION? ? OR CLO
S3	500639	DERIVATIVE? ? OR (CALL OR PUT) (1W)OPTION? ? OR CONTRACT? ? OR FORWARD()RATE()AGREEMENT? ? OR SWAPS OR SWAPTIONS OR FUTURES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?
S4	1	(S1(10N)S2) (S)S3
S5	4	S1(S)S2(S)S3
S6	5	S1 AND S2 AND S3

6/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01426397 ORDER NO: AADAA-I9527680

WALL STREET VERSUS MAIN STREET: VALUING SECURITIZED ASSETS (REAL ESTATE INVESTMENT TRUSTS)

Author: LEE, SOHAN
Degree: PH.D.
Year: 1995
Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)
Source: VOLUME 56/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1471. 130 PAGES

WALL STREET VERSUS MAIN STREET: VALUING SECURITIZED ASSETS (REAL ESTATE INVESTMENT TRUSTS)

Real Estate Investment Trusts (REITs) are similar to closed-end mutual funds and concentrate their investment portfolios in real estate holdings. REITs provide an unique laboratory for the study of valuation, management contracts, capital structure and diversification in corporations since it is possible to estimate the intrinsic value...

6/3,K/2 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09684925

Ind. Bank of Taiwan to issue certificates of loan collateral
Taiwan: Societe, IBT to launch securitization product
The Taiwan Economic News (AMH) 25 Jan 2002 Online
Language: ENGLISH

Taiwan: Societe, IBT to launch securitization product

To cooperatively launch new financial derivatives through securitization of creditorship assets, Societe Generale (Societe) of <France> and Industrial Bank of Taiwan (IBT) formed an alliance on 24 January 2002. The securitization product, which will mature in between six to 60 months, is to be released against...

... certificates of loan collateral worth NT\$ 3 bn - NT\$ 4 bn to investors, such as bond-type fund, banks, insurance companies and other investment institutions. The certificates, with its interest rate set at...

6/3,K/3 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09510183

Insurers, fund managers singled out for RHL bonds
SINGAPORE: RAFFLES' BOND OFFER
Business Times (XBA) 24 Apr 2001 p.2
Language: ENGLISH

...mn and S\$ 1 bn worth of bonds soon. The offer represents its efforts to securitise a 55% stake in its S\$ 1.8 bn commercial complex, Raffles City in Singapore...

...Raffles City and it is said to have approached major insurance companies such as NTUC Income and fund managers such as Schroder Worldwide Property Fund to buy its bonds. The group will keep...

... it wants to take over management of the two hotels in the complex when their contracts with the Westin chain expire in December 2001. The securitisation plan, which is still being worked out, is RHL's strategy

to reduce its exposure...

6/3,K/4 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09469540

Recommendations: Capital Market Masterpaln receoomendations

MALAYSIA: REVIEW OF TAX FRAMEWORK SOUGHT

The Star (XAT) 23 Feb 2001 Business, p.6

Language: ENGLISH

... securities investment and issuance . should be promoted warranting . a review on the tax framework; 2) **Bond funds** should be promoted so as to . lure retail investors in corporate bond . markets; 3) Centralised...

... captive demand' for MGS (Malaysian . government securities); 8) The setting up of markets in MGS **futures** ; 9) Permission to non-finance entities to . undertake all repo activities; 10) Permission for short...

... promotion of MGS flotation; 12) Development of liquidity in benchmark . issues; 13) Promotion of asset **securitisation** by the . abolishment of real property gains tax . and stamp duty transactions of asset-based...

6/3,K/5 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2002 American Economic Association. All rts. reserv.

268884

TITLE: The troubled money business: The death of an old order and the rise of a new order

AUTHOR(S): Crawford, Richard D.; Sihler, William W.

PUBLICATION INFORMATION: New York: Harper Collins, Harper Business,

PAGES: xv, 289

PUBLICATION DATE: 1991

ISBN: 0-88730-515-6

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

...ABSTRACT: system, which was being replaced by a new, more efficient system composed of pension funds, **mutual funds** , the financial subsidiaries of nonfinancial companies, and investment management companies. Discusses the demise of the...

... Addresses the rise of the new financial system, examining the growth of pension funds and **mutual funds** into major segments of the financial system; the growing **securitization** of loans of all types and its implications for the financial system; the development of financial **futures** and options markets; the recreation of a global capital market; and the rise of the...

File 77:Conference Papers Index 1973-2002/Mar
(c) 2002 Cambridge Sci Abs
File 35:Dissertation Abs Online 1861-2002/Apr
(c) 2002 ProQuest Info&Learning
File 583:Gale Group Giobaibase(Tiv) 1986-2002/May 09
(c) 2002 The Gale Group
File 65:Inside Conferences 1993-2002/May W1
(c) 2002 BLDSC all rts. reserv.
File 2:INSPEC 1969-2002/May W1
(c) 2002 Institution of Electrical Engineers
File 233:Internet & Personal Comp. Abs. 1981-2002/May
(c) 2002 Info. Today Inc.
File 474:New York Times Abs 1969-2002/May 08
(c) 2002 The New York Times
File 475:Wall Street Journal Abs 1973-2002/May 07
(c) 2002 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Apr
(c) 2002 The HW Wilson Co.
File 139:EconLit 1969-2002/Apr
(c) 2002 American Economic Association

Set Items Description

S1 19856 (OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR
BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME OR
SECTOR)(1W)FUND? ?
S2 5861 SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? OR COLLATERALIS-
?)()LOAN()OBLIGATION? ? OR CLO
S3 500639 DERIVATIVE? ? OR (CALL OR PUT)(1W)OPTION? ? OR CONTRACT? ?
OR FORWARD()RATE()AGREEMENT? ? OR SWAPS OR SWAPTIONS OR FUTUR-
ES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?
S4 1 (S1(10N)S2)(S)S3
S5 4 S1(S)S2(S)S3
S6 5 S1 AND S2 AND S3
S7 7 S1(10N)S2

SLOW START FOR THE THE SECURITISATION OF LOANS MARKET
FRANCE - SLOW START FOR THE THE SECURITISATION OF LOANS MARKET
Financial Times (C) 1991 (FT) 19 June 1991 pIII

... since the 1988 law which authorised them. Only 19 'fonds communs de creances' (FCC) or 'mutual credit funds' - the legal formula adopted by the French for securitisation - have so far been launched for a total estimated at about FFrl2bn. More importantly, perhaps...

7/3,K/6 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

08075038 NYT Sequence Number: 000000000920
PATENT POSES PROBLEM FOR AMEX EXCHANGE-TRADED FUNDS
LUCCHETTI, AARON
Wall Street Journal, Col. 3, Pg. 1, Sec. C
Wednesday September 20 2000

ABSTRACT:

...royalty of as much as \$20 million a year and possibly more on exchange-traded mutual - fund trading, claiming their 1998 patent for 'open - end mutual - fund securitization process' is central to way Amex trades its exchange-traded funds; drawing (L)

7/3,K/7 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2002 American Economic Association. All rts. reserv.

268884

TITLE: The troubled money business: The death of an old order and the rise of a new order

AUTHOR(S): Crawford, Richard D.; Sihler, William W.
PUBLICATION INFORMATION: New York: Harper Collins, Harper Business,
PAGES: xv, 289
PUBLICATION DATE: 1991
ISBN: 0-88730-515-6
DOCUMENT TYPE: Book
ABSTRACT INDICATOR: Abstract

...ABSTRACT: Addresses the rise of the new financial system, examining the growth of pension funds and mutual funds into major segments of the financial system; the growing securitization of loans of all types and its implications for the financial system; the development of...

7/3,K/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09258983

ICICI sets up second AMC for securitisation of debentures

INDIA: SECOND ASSET MANAGEMENT FIRM BY ICICI
Economic Times (YZY) 18 Mar 2000 p.10
Language: ENGLISH

... and Investment Corporation of India (ICICI) has established its second asset management company (AMC) to **securitise** debentures. Unlike a **mutual fund**, this **securitisation** will offer a guaranteed return once Securities and Exchange Board of India (Sebi) approves the...

7/3,K/2 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09248493

FM seeks to put the fiscal house in order

INDIA: MARKETING FIRM FOR PRODUCTS PROPOSED
Economic Times (YZY) 01 Mar 2000 Union Budget2000-01 Speech p.1:- In the recently-announced
Language: ENGLISH

... scheme. The guaranteed loans can be traded in the secondary debt market and will be **securitised**. The equity support for projects under the National **Equity Fund** Scheme will be hiked to RS 25 lakh from RS 15 lakh. The composite loan...

7/3,K/3 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06682218

Boost for securitisation

UK: ENCOURAGEMENT FOR SECURITISATION
Insurance Day (AGD) 03 Sep 1998 p.3
Language: ENGLISH

... starting to act as investors in the securitisations. Some 84 investors have become involved in **securitisations** with 34% of these being **mutual funds** or investment advisers. Non-life insurers accounted for 2% and reinsurers for 7%. Total issuance...

7/3,K/4 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05488147

Survey of Global Custody (5): National powerhouse : Profile

US - STATE STREET BOSTON UNDERGOES CHANGES
Financial Times (C) 1992 (FT) 9 December 1992 ps5

... State Street's data services and turned the bank's focus towards global custody and **securitisation**, through **mutual funds** and money market funds. Today, it is something of a misnomer to call State Street...

7/3,K/5 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04344133

File 15:ABI/Inform(R) 1971-2002/May 08
 (c) 2002 ProQuest Info&Learning
 File 9:Business & Industry(R) Jul/1994-2002/May 07
 (c) 2002 Resp. DB Svcs.
 File 610:Business Wire 1999-2002/May 09
 (c) 2002 Business Wire.
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 275:Gale Group Computer DB(TM) 1983-2002/May 08
 (c) 2002 The Gale Group
 File 476:Financial Times Fulltext 1982-2002/May 09
 (c) 2002 Financial Times Ltd
 File 624:McGraw-Hill Publications 1985-2002/May 08
 (c) 2002 McGraw-Hill Co. Inc
 File 636:Gale Group Newsletter DB(TM) 1987-2002/May 08
 (c) 2002 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/May 08
 (c) 2002 The Gale Group
 File 613:PR Newswire 1999-2002/May 09
 (c) 2002 PR Newswire Association Inc
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16:Gale Group PROMT(R) 1990-2002/May 08
 (c) 2002 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 634:San Jose Mercury Jun 1985-2002/May 08
 (c) 2002 San Jose Mercury News
 File 148:Gale Group Trade & Industry DB 1976-2002/May 08
 (c)2002 The Gale Group
 File 20:Dialog Global Reporter 1997-2002/May 09
 (c) 2002 The Dialog Corp.
 File 625:American Banker Publications 1981-2002/May 08
 (c) 2002 American Banker
 File 268:Banking Info Source 1981-2002/Apr W4
 (c) 2002 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2002/May 08
 (c) 2002 Bond Buyer
 File 267:Finance & Banking Newsletters 2002/May 06
 (c) 2002 The Dialog Corp.
 File 139:EconLit 1969-2002/Apr
 (c) 2002 American Economic Association

Set	Items	Description
S1	579	((OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME - OR SECTOR)(1W)FUND? ?)(5N)(SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? OR COLLATERALIS?))()LOAN()OBLIGATION? ? OR CLO)
S2	57	S1 (S)(DERIVATIVE? ? OR (CALL OR PUT)(1W)OPTION? ? OR CONTRACT? ? OR FORWARD()RATE()AGREEMENT? ? OR SWAPS OR SWAPTIONS - OR FUTURES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?)
S3	52	S2 NOT PD>20000526
S4	31	RD (unique items)

4/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01974589 48292689

The outlook for the U.S. banking industry: What does the experience of the 1980s and 1990 tell us?

Spong, Kenneth; Sullivan, Richard J
Economic Review - Federal Reserve Bank of Kansas City v84n4 PP: 65-83
Fourth Quarter 1999
ISSN: 0161-2387 JRNL CODE: EKC
WORD COUNT: 7570

...TEXT: financial innovation and experimentation in debt markets. Junk bonds, leveraged buyouts, commercial paper, money market **mutual funds**, **derivatives**, and asset **securitization** are just a few of the financial instruments and activities that became popular. These new...

4/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01905562 05-56554

International activities of U.S. banks and in U.S. banking markets

Houpt, James V
Federal Reserve Bulletin v85n9 PP: 599-615 Sep 1999
ISSN: 0014-9209 JRNL CODE: FRS
WORD COUNT: 9350

...TEXT: due in large part to the growing importance of securities markets and related trading and **derivatives** activities. Rather than extending and funding loans in traditional ways and thereby increasing their assets...

... investors, and then to service the assets that they and other financial institutions have sold. **Securitizing** and selling loans minimizes asset **growth**, frees **funds** for additional lending, and may contribute to more efficient use of bank capital.

In the...

4/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01872768 05-23760

The insurance link to securities: Securitization, part I

Cummins, J David
Risk Management v46n8 PP: 17-21 Aug 1999
ISSN: 0035-5593 JRNL CODE: RMT
WORD COUNT: 1992

...TEXT: security is probable within the next few years. The standardization and simplification of CAT bond **contracts** necessary for the development of a public market will reduce transaction costs to the point...

... Investors can also expect, in the not-too-distant future, the development of CAT risk **mutual funds**.

Securitization will also be driven by corporations that issue CAT securities directly in capital markets, totally...

4/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01798859 04-49850

Institutions jump onto bank loan bandwagon

Garrrity, Brian

Investment Dealers Digest PP: 11-12 Nov 16, 1998

ISSN: 0021-0080 JRNL CODE: IDD

WORD COUNT: 537

...TEXT: buyers of bank loan paper range from prime- rate funds to insurance pools, hedge funds, **securitization** vehicles, **derivative** structures and public **mutual funds** . In fact, some investment companies, like Eaton Vance, operate multiple funds. And increasingly, these firms...

4/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01734226 03-85216

Do it now? Guiding principles for merger strategies

Furash, Edward E

Journal of Lending & Credit Risk Management v80n11 PP: 72-75 Jul 1998

ISSN: 1088-7261 JRNL CODE: CBL

WORD COUNT: 2457

...TEXT: mutual funds and NOW accounts bled away deposits. Financial engineering and computers combined to create **securitization** , complex **mutual funds** , **derivatives** , and the many other technology-based products that have enabled the capital and securities markets...

4/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01689197 03-40187

The new bargain: Leveraged bank loans

Miller, Steven; Rushmore, Michael; Van de Castle, Karen

Journal of Lending & Credit Risk Management v80n12 PP: 55-60 Aug 1998

ISSN: 1088-7261 JRNL CODE: CBL

WORD COUNT: 1881

...TEXT: the end of the first quarter 1998, there were 78, including insurance companies, hedge funds, **securitization** vehicles, **derivative** structures, and public **mutual funds** . Last year, these investors eclipsed foreign banks as the largest discrete retail market for highly...

4/3,K/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01643953 02-94942

The great equalizer

Furash, Edward E

Journal of Lending & Credit Risk Management v80n10 PP: 72-74 Jun 1998

ISSN: 1088-7261 JRNL CODE: CBL

WORD COUNT: 1795

...TEXT: important change in financial services has come from using technology to create new financial products. **Securitization** . **Derivatives** . Programmed trading. **Mutual funds** . All of these financial products and so many others would not be possible without computers...

4/3,K/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01549159 02-00148

Make it interesting

Furash, Edward E

Journal of Lending & Credit Risk Management v80n4 PP: 72-75 Dec 1997

ISSN: 1088-7261 JRNL CODE: CBL

WORD COUNT: 1851

...TEXT: and pricing have moved to the capital markets. Deposit pricing is set by money market **mutual funds**. Loan pricing is set by **securitization**. True, technology has enabled banks to pay interest on demand deposits by sweep accounts, but...

... simpler methods. And the entire sweep process can often have the added risks of repos, **derivatives**, and other mechanics to meet simple capital market rates.

(Table Omitted)

Captioned as: Chart 1...

4/3,K/9 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01523171 01-74159

Yulo's six goals

Anonymous

Euromoney n341 PP: 159-165 Sep 1997

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 3319

...TEXT: markets status, offering more sophisticated products and upgrading to fully computerized dealing and settlement. Bonds, **futures** and options, **mutual funds** and even **securitization** are all on the agenda of the capital markets in the region.

Fortunately, Yulo has...

4/3,K/10 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

01469063 01-20051

Insurers enticed by emerging asset classes

Niedzielski, Joe

National Underwriter (Life/Health/Financial Services) v101n28 PP: 19, 42

Jul 14, 1997

ISSN: 0893-8202 JRNL CODE: NUD

WORD COUNT: 997

...ABSTRACT: recently expressed interest in catastrophe-linked securities issued by property-casualty insurers, as well as **securitizations** of **mutual fund** 12b-1 fees, or mortality and expense risk charges embedded in variable annuities. In a...

...security or cat bond was structured along the lines of an excess-of-loss reinsurance **contract**, covering USAA from a single hurricane occurrence of \$1 billion or more during a one...

4/3,K/11 (Item 11 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00954849 96-04242

New horizons for the basic business of banking

Greenspan, Alan

Journal of Commercial Lending v77n4 PP: 10-16 Dec 1994

ISSN: 0021-986X JRNL CODE: CBL

WORD COUNT: 2575

TEXT: If the press coverage on such topics as **derivatives**, **securitization**, **mutual funds** management, and the like is any indication, there is much that is new in banking...

4/3,K/12 (Item 12 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00809006 94-58398

The changing nature of bank risk analysis

Cates, David

Business Credit v96n2 PP: 20-21 Feb 1994

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 1541

...TEXT: risks. The OBS environment of banking is growing to encompass such disparate financial products as **mutual funds**, **securitization**, **derivatives**, and various types of "transaction processing" businesses. Most of this new activity is not disclosed...

4/3,K/13 (Item 13 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00530058 91-04402

Disintermediation Marches On

Napoli, Janet; Baer, Herbert L.

Chicago Fed Letter n40 PP: 1-3 Jan 1991

ISSN: 0895-0164 JRNL CODE: CHF

...ABSTRACT: control risk and to remain in compliance with regulatory requirements. Loan sales to prime rate **mutual funds** and the **securitization** of commercial loans are 2 recent developments in the disintermediation of banks' commercial and industrial...

... profitable customer relationships, but the reprieve may only be temporary. The standardization of commercial loan **contracts** and the increasing expertise in pricing bank loans are both needed to facilitate this disintermediation...

4/3,K/14 (Item 14 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2002 ProQuest Info&Learning. All rts. reserv.

00493414 90-19171

The Economics of Cash Index Alternatives

Harris, Lawrence

Journal of Futures Markets v10n2 PP: 179-194 Apr 1990

ISSN: 0270-7314 JRNL CODE: JFU

...ABSTRACT: portfolios, open-end index mutual funds, closed-end mutual index funds, warehouse receipts, stock index **futures**, and index participations. Package trading and program trading are also examined. Program trading allows complete...

...bid/ask spreads by eliminating market-maker concerns about firm-specific risk. Warehouse receipts and **securitized open - end mutual funds** have the greatest chance of succeeding as new cash index alternatives.

Since a warehouse is...

... be the most successful. Such an instrument would be a close substitute for the index futures contract .

4/3,K/15 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02688001 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bigger And Better Deals In Works For Constellation, Mutual Fund Fee Sector's Shining Star

(Constellation Financial Management, a mutual fund company that securitizes mutual fund fees, tries to optimize the structure of each deal so investors can make repeat investments)

Asset Sales Report, v 14, n 3, p 10

January 17, 2000

DOCUMENT TYPE: Newsletter ISSN: 0894-6175 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1219

ABSTRACT:

...in about 250 mutual funds. The groundbreaking deal in May 1999 was a \$200 mil mutual fund fee-backed securitization . It is one of the largest 12b-1 deals on record. The deal was structured as a derivative trade with a triple-A-rated institution. Essentially, the company swapped what should have been...

4/3,K/16 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02305740 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank Loan Asset Class Becomes Popular

(The number of institutional pools investing in senior loans has increased to 110 and another 10, worth \$3 bil, are in progress)

Bank Loan Report, p N/A

November 23, 1998

DOCUMENT TYPE: Newsletter; Industry Overview ISSN: 0009-3033 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 521

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...buyers of bank loan paper range from prime rate funds to insurance pools, hedge funds, securitization vehicles, derivative structures and public mutual funds . In fact, some investment companies, like Eaton Vance, operate multiple funds. And increasingly, these firms...

4/3,K/17 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02295577 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Institutions jump onto bank loan bandwagon

(Eaton Vance Corp priced a \$310 mil IPO for its Eaton Vance Senior Income Trust)

Investment Dealers' Digest, p N/A

November 16, 1998

DOCUMENT TYPE: Journal ISSN: 0021-0080 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 529

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...buyers of bank loan paper range from prime- rate funds to insurance pools, hedge funds, **securitization** vehicles, **derivative** structures and public **mutual funds** . In fact, some investment companies, like Eaton Vance, operate multiple funds. And increasingly, these firms...

4/3,K/18 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

02143040 (USE FORMAT 7 OR 9 FOR FULLTEXT)

LBO Sector Turning to Institutional Investors

(The leveraged buyout community is increasingly relying on institutional term loans to finance deals; they accounted for 25.8% of LBO loans in the year ended 3/31/98)

American Banker, v CLXIII, n 88, p 12

May 11, 1998

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 673

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...deals.

These loans -- which are tranches of syndicated bank loans designed for insurance companies, retail **mutual funds** , hedge funds, **derivative** structures, **collateralized loan obligations** , and other nonbank investors -- have emerged as a major source of funding for LBOs in...

4/3,K/19 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

02132021 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Sponsors Turn to Bank Debt For Financing Flexibility

(The growth of the institutional bank loan investor base in recent years has been a boon to buyout sponsors, bringing with it considerable depth and liquidity to the senior debt market)

Buyouts, p N/A

February 23, 1998

DOCUMENT TYPE: Newsletter ISSN: 1040-0990 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 797

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...for floating-rate, senior secured high-yield paper. These investors include many insurance companies, retail **mutual funds** , hedge funds, **derivative** structures and **securitization** vehicles.

Institutional term loans also appeal to issuers and equity sponsors because they are fully...

TEXT:

...for floating-rate, senior secured high-yield paper. These investors include many insurance companies, retail **mutual funds** , hedge funds, **derivative** structures and **securitization** vehicles.

Syndicating banks have encouraged institutional loan investment in recent years by creating institutional term...

4/3,K/20 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03368239 Supplier Number: 46928458 (USE FORMAT 7 FOR FULLTEXT)
Underwriting
Legal Publisher, v5, n11, pN/A
Nov 30, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 85

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...policies, scope, implementation and evaluation of Glass-Steagall;
permissible trading and underwriting activities; securities and
derivatives transactions; "Section 20 Issues"; certificates of deposit;
loan notes and participations; agency placement; corporate finance, real
estate and related advisory activities; **mutual fund** activities;
brokerage; asset **securitization** ; and securities linkages.

4/3,K/21 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05377983 Supplier Number: 48178091 (USE FORMAT 7 FOR FULLTEXT)
Medlin Says Standards 'Worst inDecades'
SEIBERG, JARET
American Banker, p1
Dec 15, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 747

... 2.8 trillion in untapped loan commitments and \$23.8 trillion in
notional amount of **derivatives** do not require any capital backing, he
said. **Mutual funds** , credit syndications, loan **securitizations** , and
foreign exchange activities also are exempt, he pointed out.
These omissions illustrate the "deficiencies..."

4/3,K/22 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10208448 SUPPLIER NUMBER: 20611076 (USE FORMAT 7 OR 9 FOR FULL TEXT)
LBO Sector Turning to Institutional Investors. (leveraged buyouts)
Tarquinio, J. Alex
American Banker, v163, n88, p12(1)
May 11, 1998
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 656 LINE COUNT: 00055

These loans-which are tranches of syndicated bank loans designed for
insurance companies, retail **mutual funds** , hedge funds, **derivative**
structures, **collateralized loan obligations** , and other nonbank
investors- have emerged as a major source of funding for LBOs in...

4/3,K/23 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07480206 SUPPLIER NUMBER: 15591297 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Consultant earns respect for correct predictions. (Bert Ely) (Behind the
Scenes)**

Meredith, Robin
American Banker, v159, n141, p4A(1)
July 25, 1994
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 672 LINE COUNT: 00051

... odds to show its face by the end of next year.
It could be in **mutual funds**, **securitized** assets, commercial paper, **derivatives**, finance companies, or with broker-dealers, but some segment of companies that "arbitrage banking regulation...

4/3,K/24 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0217338

*** LBO Sector Turning to Institutional Investors**

American Banker - May 11, 1998; Pg. 12\ ; Vol. 163, No. 88
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 629

BYLINE:

By J. ALEX TARQUINIO

TEXT:

...deals.

These loans-which are tranches of syndicated bank loans designed for insurance companies, retail **mutual funds**, hedge funds, **derivative** structures, **collateralized loan obligations**, and other nonbank investors-have emerged as a major source of funding for LBOs in...

4/3,K/25 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0209887

*** Medlin Says Standards 'Worst inDecades'**

American Banker - December 15, 1997; Pg. 1; Vol. 162, No. 239
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 762

BYLINE:

By JARET SEIBERG

TEXT:

...2.8 trillion in untapped loan commitments and \$23.8 trillion in notional amount of **derivatives** do not require any capital backing, he said. **Mutual funds**, credit syndications, loan **securitizations**, and foreign exchange activities also are exempt, he pointed out.
These omissions illustrate the "deficiencies..."

4/3,K/26 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0148811

Consultant Earns Respect for Correct Predictions

American Banker - July 25, 1994; Pg. 4A; Vol. 159, No. 141
WORD COUNT: 641

BYLINE:

Robyn Meredith

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 1239

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...back-end fees."

Constellation had its first groundbreaking deal last May with a \$200 million **mutual fund** fee-backed **securitization**. This deal is one of the largest 12b-1 securitizations on record, and the first...

...said McAllister. "The effective subordination on that deal was structured in the form of a **derivative** trade with a triple-A-rated institution. Effectively we swapped what would have been double...

4/3,K/30 (Item 2 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2002 The Dialog Corp. All rts. reserv.

04542273

Bank Loan Asset Class Becomes Popular

Brian Garrity

Bank Loan Report

November 23,1998 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 532

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...buyers of bank loan paper range from prime rate funds to insurance pools, hedge funds, **securitization** vehicles, **derivative** structures and public **mutual funds**. In fact, some investment companies, like Eaton Vance, operate multiple funds. And increasingly, these firms...

4/3,K/31 (Item 3 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2002 The Dialog Corp. All rts. reserv.

04541988

Institutions jump onto bank loan bandwagon

Brian Garrity

Investment Dealers Digest

November 16,1998 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 540

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...buyers of bank loan paper range from prime- rate funds to insurance pools, hedge funds, **securitization** vehicles, **derivative** structures and public **mutual funds**. In fact, some investment companies, like Eaton Vance, operate multiple funds. And increasingly, these firms...

File 15:ABI/Inform(R) 1971-2002/May 08
(c) 2002 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2002/May 07
(c) 2002 Resp. DB Svcs.
File 610:Business Wire 1999-2002/May 09
(c) 2002 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2002/May 08
(c) 2002 The Gale Group
File 476:Financial Times Fulltext 1982-2002/May 09
(c) 2002 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2002/May 08
(c) 2002 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2002/May 08
(c) 2002 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2002/May 08
(c) 2002 The Gale Group
File 613:PR Newswire 1999-2002/May 09
(c) 2002 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2002/May 08
(c) 2002 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2002/May 08
(c) 2002 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2002/May 08
(c)2002 The Gale Group
File 20:Dialog Global Reporter 1997-2002/May 09
(c) 2002 The Dialog Corp.
File 625:American Banker Publications 1981-2002/May 08
(c) 2002 American Banker
File 268:Banking Info Source 1981-2002/Apr W4
(c) 2002 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2002/May 08
(c) 2002 Bond Buyer
File 267:Finance & Banking Newsletters 2002/May 06
(c) 2002 The Dialog Corp.
File 139:EconLit 1969-2002/Apr
(c) 2002 American Economic Association

Set	Items	Description
S1	579	((OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME - OR SECTOR)(1W)FUND? ?)(5N)(SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? OR COLLATERALIS?))()LOAN()OBLIGATION? ? OR CLO)
S2	57	S1 (S)(DERIVATIVE? ? OR (CALL OR PUT)(1W)OPTION? ? OR CONTRACT? ? OR FORWARD()RATE()AGREEMENT? ? OR SWAPS OR SWAPTIONS - OR FUTURES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?)
S3	52	S2 NOT PD>20000526
S4	31	RD (unique items)
S5	9209	((OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME - OR SECTOR)(1W)FUND? ?)(20N)(DERIVATIVE? ? OR (CALL OR PUT)(1W)OPTION? ? OR CONTRACT? ? OR SWAPS OR SWAPTIONS)
S6	3832	((OPEN(1W)END OR MUTUAL OR ASSET()ALLOCATION OR BALANCED OR BOND OR CAPITAL()APPRECIATION OR EQUITY OR GROWTH OR INCOME - OR SECTOR)(1W)FUND? ?)(20N)(FORWARD()RATE()AGREEMENT? ? OR FUTURES OR STRUCTURED()NOTE? ? OR SYNTHETIC()ASSET? ?)
S7	57	(S5 OR S6)(5N)(SECURITIZ? OR SECURITIS? OR (COLLATERALIZ? - OR COLLATERALIS?))()LOAN()OBLIGATION? ? OR CLO)
S8	55	S7 NOT PD>20000526
S9	37	RD (unique items)
S10	15	S9 NOT S4

10/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01439365 00-90352

Living without borders

Rastogi, Dipak K
Business Quarterly v61n4 PP: 48-55 Summer 1997
ISSN: 0007-6996 JRNL CODE: ESQ
WORD COUNT: 2828

...TEXT: trillion in 1996. In 1996 alone, an average of \$22 billion per month flowed into **equity funds**. New, customized, knowledge-based tools, such as **derivatives** and asset **securitization**, continue to be developed.

We believe that the trends to deregulate and open economies, the...

10/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00763976 94-13368

Value-building lessons of the 1980s

Cates, David C
Journal of Commercial Lending v76n1 PP: 8-21 Sep 1993
ISSN: 0021-986X JRNL CODE: CBL
WORD COUNT: 5733

...TEXT: to come.

Later, the high-energy capital markets would invent the deposit-competitive money market **mutual fund** (in the mid-1970s), the brokered deposit (in 1980), the loan-competitive **securitization** of consumer paper and investment-competitive **derivatives** (in the mid-1980s). Put another way, the capital markets began to define and preempt...

10/3,K/3 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01245873 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Derivative tools multiply

(With the 9 new options contracts by the CBOT and Guy Carpenter & Co's plan to establish an index for its own contracts, providers of the contracts show they are confident that derivatives will take off as sources of catastrophe capacity)

Business Insurance, v 29, n 30, p 2+

July 24, 1995

DOCUMENT TYPE: Journal ISSN: 0007-6864 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1034

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...large sophisticated insurers, he said.

Reinsurers may also be able to develop ways to use **derivatives** as a means of **securitizing** their portfolios, Mr. Stern said.

Potential investors in the reinsurance **contracts** will include investment funds, **mutual funds**, pension funds and rich individuals.

Normandy Re will not accept risk.

"It's role is...

10/3,K/4 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2002 Financial Times Ltd. All rts. reserv.

0010037000 BOJENAPAC3FT

**INTERNATIONAL CAPITAL MARKETS 6: Making ground in the mire: JAPAN by
Gillian Tett: Capital markets are benefitting from money trouble in both
public and private sectors**

GILLIAN TETT

Financial Times, Surveys ED, P 6

Friday, May 14, 1999

DOCUMENT TYPE: Surveys; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

Word Count: 825

...industry cartels and spurring deregulation. During the last year, banks have been permitted to sell **mutual funds** for the first time, more over-the-counter **derivatives** have been authorised, and **securitisation** has been encouraged by legal reform.

However, the second, far more important, factor driving change...

10/3,K/5 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1229423

NYTU144

**Three Portfolio Managers, Specializing in High Yield Assets, Announce
Formation of Stanfield Capital Partners LLC**

DATE: February 17, 1998 17:44 EST WORD COUNT: 527

... managing diverse portfolios specifically structured to meet client goals."

The types of portfolios will include **collateralized loan obligations**, collateralized bond obligations, **derivative** structures, managed accounts, public **mutual funds** and hedge funds. High yield securities are issued primarily by banks and investment banks to...

10/3,K/6 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

03903576 Supplier Number: 45627315 (USE FORMAT 7 FOR FULLTEXT)

First Union shines in record bank deal

Advertising Age, v0, n0, p39

June 26, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; Trade

Word Count: 350

... businesses with the Capital Markets Group it formed in 1994 which offers investment services including **derivatives**, asset **securitizations** and loan syndications.

Affluent customers in the region can also expect a hard sell on annuities and **mutual funds**, although according to First Union spokeswoman Marianna Sheridan, no specific marketing plans are in place...

10/3,K/7 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01591202

'Japan Plan' To Sell Debt Fuels Asian Competitiveness But Offers Little for
Latin.

BUSINESS LATIN AMERICA March 16, 1987 p. 81,83+1

... The factoring unit would initially hold and service the loans, but over time it may **securitize** them through debt-equity **swaps** or the creation of **mutual funds**. A major rationale for the plan is that it would improve the banks' balance sheets...

10/3,K/8 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

09645941 SUPPLIER NUMBER: 17761914 (USE FORMAT 7 OR 9 FOR FULL TEXT)

A time for retooling. (home mortgages)

Kendall, Leon T.

Mortgage Banking, v56, n1, p14(7)

Oct, 1995

ISSN: 0730-0212 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4204 LINE COUNT: 00352

... Auto Dealer Wholesale Loans

* Auto Leases

* Auto B & C Paper (Used Car Loans)

* Student Loans

* **Securitized** Delinquent Tax Liens

* **Mutual Fund** Sales Charges

Is this inevitable? Yes, if the standard mortgage **contract** continues to give homebuyers a free put to investors on their 15- and 30-year...

10/3,K/9 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

08405468 SUPPLIER NUMBER: 17812829 (USE FORMAT 7 OR 9 FOR FULL TEXT)

How Norwest's chief slices up financial services. (CEO Richard

Kovacevich) (Brief Article)

ABA Banking Journal, v88, n1, p34(1)

Jan, 1996

DOCUMENT TYPE: Brief Article ISSN: 0194-5947 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 92 LINE COUNT: 00015

... gathering.

2. Financial intermediation and advisory--underwriting debt, possibly also equity, and other investment banking; **securitization**; acting as agent for **derivatives** transactions.

3. Investment management--Trust, **mutual funds**, broker-dealer operations, money-management services.

4. Insurance--as agent, underwriter, or both.

5. Fee...

10/3,K/10 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06726241 SUPPLIER NUMBER: 14486463 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Wanted: a way to show off-balance-sheet strengths. (Column)

Cates, David C.

American Banker, v158, n191, p18(2)

Oct 5, 1993

DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1849 LINE COUNT: 00151

... postponement products (notably loan commitments and letters of credit).

* Asset management (personal and institutional trusts, **mutual funds**, and **securitized** pools).

* Asset servicing (for example, mortgages, master trust and custody).

* Risk-management products (" **derivatives** ") and associated trading portfolios.

* Payment-system services (notably, cash management, securities portfolios, and ATM networks...letters of credit.

* The second circle summarizes the various assets that a bank manages under **contract** : **securitized** pools, personal and institutional trusts, and **mutual funds** .

* The third ring contains the asset volumes serviced under **contract** : mortgages, securities in custody, trustee student loans, and master trust agreements covering pension assets.

* In...

10/3,K/11 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

08915334 (USE FORMAT 7 OR 9 FOR FULLTEXT)

India: RBI panel asks Centre to enact securitisation legislation

Our Staff Correspondent

HINDU

December 30, 1999

JOURNAL CODE: FHIN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 442

... aspects of securitisation. The panel has recommended rationalisation or reduction of stamp duties, inclusion of **securitised** instruments in Securities **Contract** Regulation Act, removal of prohibition on investment in mortgage backed securities by **mutual fund** schemes and tax neutrality of special purpose vehicle (SPV).

The RBI had set up an...

10/3,K/12 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

08914911 (USE FORMAT 7 OR 9 FOR FULLTEXT)

RBI

AFX (AP)

December 29, 1999

JOURNAL CODE: WAXA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 193

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Among short-term measures, it has suggested rationalisation of stamp duty, inclusion of **securitised** instruments in the Securities **Contract** Regulation Act, removing prohibition of investments by **mutual funds** in mortgage backed securities and tax neutrality of special purpose vehicles.

Tax reforms should include...

10/3,K/13 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

08912990 (USE FORMAT 7 OR 9 FOR FULLTEXT)

India: RBI group moots umbrella law on securitisation

BUSINESS LINE

December 30, 1999

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to make it a uniform 0.1 per cent for all securitisation transactions, inclusion of **securitised** instruments in the Securities Contract Regulation Act, removal of prohibition on investment in mortgage backed securities by **mutual fund** schemes and tax neutrality of SPV. Recommendation for tax reforms also include the spread of...

10/3,K/14 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0145319

* WASHINGTON PEOPLE: The First Fan of Arkansas Basketball Joins NationsBank's McColl for NCAA

American Banker - April 18, 1994; Pg. 2; Vol. 159, No. 73
WORD COUNT: 321

TEXT:

...law firm.

On Capitol Hill, Ms. Cochran worked on of banking and securities issues, including **mutual funds**, broker-dealers, securities activities of banks, investment advisers, **derivatives**, and **securitization**.

After a quarter-century of lobbying in Washington, The Bankers Roundtable's John Betar is...

10/3,K/15 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2002 American Banker. All rts. reserv.

0139047

Comment: Wanted: a Way to Show Off-Balance-Sheet Strengths
American Banker - October 5, 1993; Pg. 18; Vol. 158, No. 191
WORD COUNT: 1,827

BYLINE:

By David C. Cates

TEXT:

...postponement products (notably loan commitments and letters of credit).

* Asset management (personal and institutional trusts, **mutual funds**, and **securitized** pools).

* Asset servicing (for example, mortgages, master trust and custody).

* Risk-management products ("**derivatives**") and associated trading portfolios.

* Payment-system services (notably, cash management, securities portfolios, and ATM networks...letters of credit.

* The second circle summarizes the various assets that a bank manages under **contract**: **securitized** pools, personal and institutional trusts, and **mutual funds**.

* The third ring contains the asset volumes serviced under **contract**: mortgages, securities in custody, trustee student loans, and master trust agreements covering pension assets.

* In...

	U	1	Document ID	Issue Date	Pages	Title	Current OR	Current XR	Retrieval	Inventor	S	C	P	2	3	4
1			US 6360210 B1	20020319	16	Method and system for enabling smaller invest	705/36	705/35; 705/37;		Wallman, Steven M. H.	r	r	r	r	r	r
2			US 6338047 B1	20020108		Method and system for investing in a group of	705/36			Wallman, Steven M. H.	r	r	r	r	r	r
3			US 6332132 B1	20011218		Automated methods and apparatus for programme	705/36			Halpern, Richard G.	r	r	r	r	r	r
4			US 6324523 B1	20011127		Integrated client relationship management	705/35	705/36; 705/37;		Killeen, Jr., John J. et al.	r	r	r	r	r	r
5			US 6321212 B1	20011120		Financial products having a demand-based	705/37	705/1; 705/35;		Lange, Jeffrey	r	r	r	r	r	r
6			US 6304859 B1	20011016		System and method for premium optimization an	705/38	705/35; 705/39;		Ryan, Raymond B. et al.	r	r	r	r	r	r
7			US 6292787 B1	20010918		Enhancing utility and diversifying model risk	705/36			Scott, Jason S. et al.	r	r	r	r	r	r
8			US 6275807 B1	20010814		Computer system and methods for management	705/4	705/35; 705/36		Schirripa, Felix	r	r	r	r	r	r
9			US 6269346 B1	20010731		Stock option control and exercise system	705/37	705/35; 705/36		Cristofich, John et al.	r	r	r	r	r	r

EAST - [defaultAKers.wsp1]

File View Edit Tools Window Help

☐ Drafts
☒ Pending
☒ Active
 L1: (1581) 364/408
 L2: (232) L1 and fund
 L3: (113) L2 and option
☐ Failed
☒ Saved
☒ Favorites
☒ Tagged (0)
☐ UDC
☐ Queue
☐ Trash

DE: USPAT ☐ Pubs
 Default operator: OR ☐ Highlight all items globally

L2 and option

	U	I	Document ID	Issue Date	Pages	Title	Current OR	Current XR	Retrieval	Inventor	S	C	P	2	3
1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 6386444 B1	20020514	11	System and methods for card payment instrument	235/379	235/375		Sullivan, Kevin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 6360210 B1	20020319		Method and system for enabling smaller invest	705/36	705/35; 705/37;		Wallman, Steven M. H.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 6354490 B1	20020312		Integrated full service consumer banking system	235/379	235/380; 705/35;		Weiss, Lawrence et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 6338047 B1	20020108		Method and system for investing in a group of	705/36			Wallman, Steven M. H.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 6324525 B1	20011127		Settlement of aggregated electronic t	705/40			Kramer, Glenn A. et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 6321212 B1	20011120		Financial products having a demand-based	705/37	705/1; 705/35;		Lange, Jeffrey	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	US 6319125 B1	20011120		Method apparatus for promoting olav on a net	463/25	463/42		Acres, John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 6318537 B1	20011120		Currency processing machine with multiple i	194/346	453/10		Jones, John E. et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 6292787 B1	20010918		Enhancing utility and diversifying model risk	705/36			Scott, Jason S. et al.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Ready

EAST - [defaultAK

10/10/2001 11:32 AM

	U	I	Document ID	Issue Date	Pages	Title	Current OR	Current XR	Retrieval	Inventor	S	C	P	2	3	4	5	6	7	8	9	0	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	[F1]	[F2]	[F3]	[F4]	[F5]	[F6]	[F7]	[F8]	[F9]	[F10]	[F11]	[F12]	[F13]	[F14]	[F15]	[F16]	[F17]	[F18]	[F19]	[F20]	[F21]	[F22]	[F23]	[F24]	[F25]	[F26]	[F27]	[F28]	[F29]	[F30]	[F31]	[F32]	[F33]	[F34]	[F35]	[F36]	[F37]	[F38]	[F39]	[F40]	[F41]	[F42]	[F43]	[F44]	[F45]	[F46]	[F47]	[F48]	[F49]	[F50]	[F51]	[F52]	[F53]	[F54]	[F55]	[F56]	[F57]	[F58]	[F59]	[F60]	[F61]	[F62]	[F63]	[F64]	[F65]	[F66]	[F67]	[F68]	[F69]	[F70]	[F71]	[F72]	[F73]	[F74]	[F75]	[F76]	[F77]	[F78]	[F79]	[F80]	[F81]	[F82]	[F83]	[F84]	[F85]	[F86]	[F87]	[F88]	[F89]	[F90]	[F91]	[F92]	[F93]	[F94]	[F95]	[F96]	[F97]	[F98]	[F99]	[F100]	[F101]	[F102]	[F103]	[F104]	[F105]	[F106]	[F107]	[F108]	[F109]	[F110]	[F111]	[F112]	[F113]	[F114]	[F115]	[F116]	[F117]	[F118]	[F119]	[F120]	[F121]	[F122]	[F123]	[F124]	[F125]	[F126]	[F127]	[F128]	[F129]	[F130]	[F131]	[F132]	[F133]	[F134]	[F135]	[F136]	[F137]	[F138]	[F139]	[F140]	[F141]	[F142]	[F143]	[F144]	[F145]	[F146]	[F147]	[F148]	[F149]	[F150]	[F151]	[F152]	[F153]	[F154]	[F155]	[F156]	[F157]	[F158]	[F159]	[F160]	[F161]	[F162]	[F163]	[F164]	[F165]	[F166]	[F167]	[F168]	[F169]	[F170]	[F171]	[F172]	[F173]	[F174]	[F175]	[F176]	[F177]	[F178]	[F179]	[F180]	[F181]	[F182]	[F183]	[F184]	[F185]	[F186]	[F187]	[F188]	[F189]	[F190]	[F191]	[F192]	[F193]	[F194]	[F195]	[F196]	[F197]	[F198]	[F199]	[F200]	[F201]	[F202]	[F203]	[F204]	[F205]	[F206]	[F207]	[F208]	[F209]	[F210]	[F211]	[F212]	[F213]	[F214]	[F215]	[F216]	[F217]	[F218]	[F219]	[F220]	[F221]	[F222]	[F223]	[F224]	[F225]	[F226]	[F227]	[F228]	[F229]	[F230]	[F231]	[F232]	[F233]	[F234]	[F235]	[F236]	[F237]	[F238]	[F239]	[F240]	[F241]	[F242]	[F243]	[F244]	[F245]	[F246]	[F247]	[F248]	[F249]	[F250]	[F251]	[F252]	[F253]	[F254]	[F255]	[F256]	[F257]	[F258]	[F259]	[F260]	[F261]	[F262]	[F263]	[F264]	[F265]	[F266]	[F267]	[F268]	[F269]	[F270]	[F271]	[F272]	[F273]	[F274]	[F275]	[F276]	[F277]	[F278]	[F279]	[F280]	[F281]	[F282]	[F283]	[F284]	[F285]	[F286]	[F287]	[F288]	[F289]	[F290]	[F291]	[F292]	[F293]	[F294]	[F295]	[F296]	[F297]	[F298]	[F299]	[F300]	[F301]	[F302]	[F303]	[F304]	[F305]	[F306]	[F307]	[F308]	[F309]	[F310]	[F311]	[F312]	[F313]	[F314]	[F315]	[F316]	[F317]	[F318]	[F319]	[F320]	[F321]	[F322]	[F323]	[F324]	[F325]	[F326]	[F327]	[F328]	[F329]	[F330]	[F331]	[F332]	[F333]	[F334]	[F335]	[F336]	[F337]	[F338]	[F339]	[F340]	[F341]	[F342]	[F343]	[F344]	[F345]	[F346]	[F347]	[F348]	[F349]	[F350]	[F351]	[F352]	[F353]	[F354]	[F355]	[F356]	[F357]	[F358]	[F359]	[F360]	[F361]	[F362]	[F363]	[F364]	[F365]	[F366]	[F367]	[F368]	[F369]	[F370]	[F371]	[F372]	[F373]	[F374]	[F375]	[F376]	[F377]	[F378]	[F379]	[F380]	[F381]	[F382]	[F383]	[F384]	[F385]	[F386]	[F387]	[F388]	[F389]	[F390]	[F391]	[F392]	[F393]	[F394]	[F395]	[F396]	[F397]	[F398]	[F399]	[F400]	[F401]	[F402]	[F403]	[F404]	[F405]	[F406]	[F407]	[F408]	[F409]	[F410]	[F411]	[F412]	[F413]	[F414]	[F415]	[F416]	[F417]	[F418]	[F419]	[F420]	[F421]	[F422]	[F423]	[F424]	[F425]	[F426]	[F427]	[F428]	[F429]	[F430]	[F431]	[F432]	[F433]	[F434]	[F435]	[F43
--	---	---	-------------	------------	-------	-------	------------	------------	-----------	----------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	------	------	------	------	------	------	------	------	------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	------

	U	I	Document ID	Issue Date	Pages	Title	Current OR	Current XR	Retrieval	Inventor	S	C	P	2	3
31	P	R	US 5463547 A	19951031		Portable trade recording system incl	707/507			Markowitz, Arthur D. et al.	r	r	r	r	r
32	P	R	US 5416695 A	19950516		Method and apparatus for alerting patients a	600/300	379/38		Stutman, Peter S. et al.	r	r	r	r	r
33	P	R	US 5414838 A	19950509		System for extracting historical market infor	707/104.1	358/1.18; 705/36;		Kolton, Anthony D. et al.	r	r	r	r	r
34	P	R	US 5262942 A	19931116		Financial transaction network	705/37	705/35; 706/925		Earle, Dennis M.	r	r	r	r	r
35	P	R	US 5202827 A	19930413		Apparatus for insuring futures contracts again	705/36	705/4		Sober, Michael S.	r	r	r	r	r
36	P	R	US 5132899 A	19920721		Stock and cash portfolio development s	705/36			Fox, Philip J.	r	r	r	r	r
37	P	R	US 5060187 A	19911022		Data input and output device	705/8	705/30; 710/73		Hattori, Hiroshi et al.	r	r	r	r	r
38	P	R	US 4992939 A	19910212		Method of producing narrative analytical re	704/9			Tyler, Brian G.	r	r	r	r	r
39	P	R	US 4823265 A	19900419	27	Renewable option accounting and marketin	705/36			Nelson, George E.	r	r	r	r	r



Creation date: 05-28-2004
Indexing Officer: HNGUYEN13 - HIEU NGUYEN
Team: OIPEBackFileIndexing
Dossier: 09579801

Legal Date: 07-03-2002

No.	Doccode	Number of pages
1	CTNF	6
2	1449	1
3	892	1

Total number of pages: 8

Remarks:

Order of re-scan issued on